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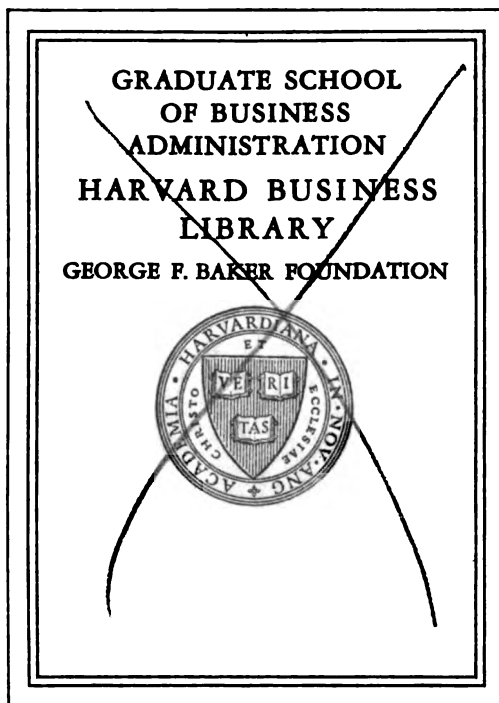
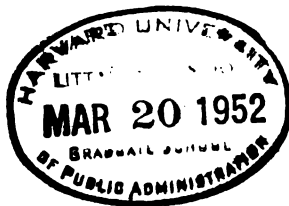
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JUN - 6 1910

THE FARMERS' LOAN & TRUST COMPANY,  
STATISTICAL DEPT.

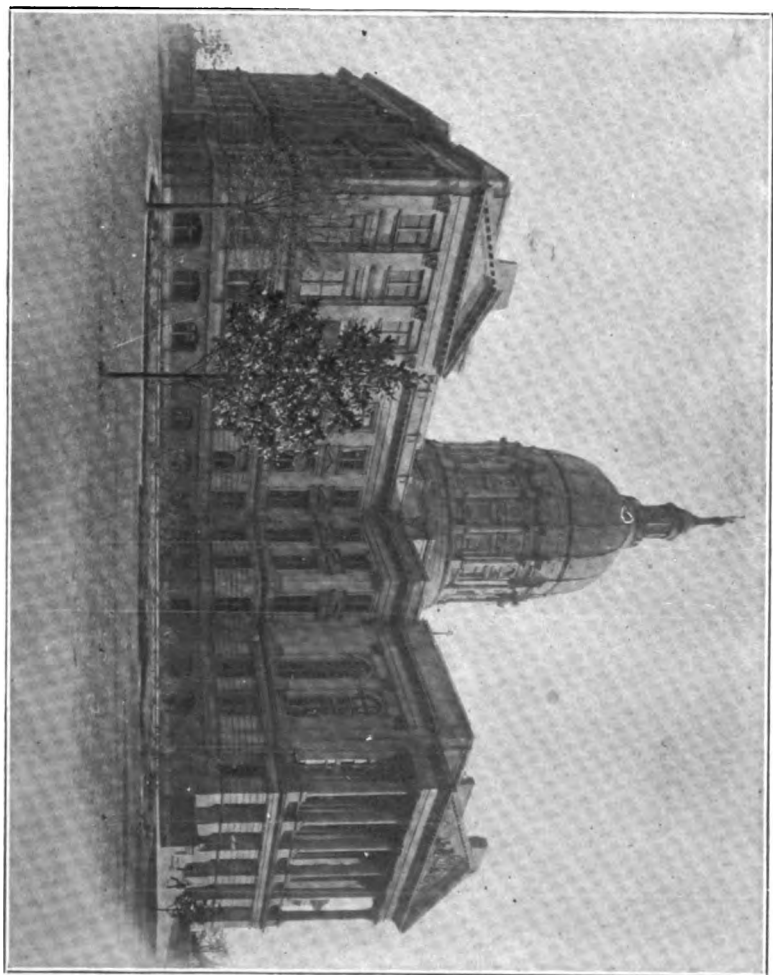












STATE CAPITOL, ATLANTA.

ANNUAL REPORT  
OF  
THE TREASURER

OF THE  
STATE OF GEORGIA, *Treasury*  
*Dept.*

For the Year Ending  
December 31, 1909.

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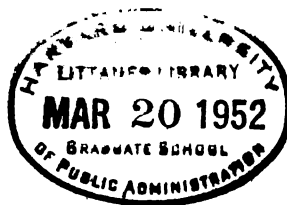
ROBERT E. PARK, \* }  
J. POPE BROWN, } State Treasurer.

\*Died May 7th, 1909.

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ATLANTA, GA.  
CHAS. P. BYRD, State Printer,  
1910.

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**LIST OF TREASURERS OF GEORGIA FROM  
1781 to 1909, INCLUSIVE, WITH  
TERM OF OFFICE.**

---

James Bryan, 1781.  
John Lindsay, 1782.  
Joseph Clay, 1782.  
John Martin, 1783-4.  
Seth John Cuthbert, 1785-6.  
George Jones, 1787.  
John Meals, 1788 to 1791.  
John Gibbons, 1792 to 1795.  
John Berrien, 1796 to 1800.  
Edwin Mounger, 1801 to 1805.  
George R. Clayton, 1806 to 1825.  
James Bozeman, 1826 to 1828.  
Hines Holt, 1829 to 1832.  
John Williams, 1833.  
Thomas Haynes, 1834 to 1841.

Benjamin B. Smith, 1842.  
Walter H. Mitchell, 1843 to 1846.  
William B. Tinsley, 1847 to 1850.  
J. M. Patton, 1851.  
Walter H. Mitchell, 1851-2.  
John B. Trippe, 1853 to 1860.  
John Jones, 1861 to 1867.  
N. L. Angier, 1868 to 1872.  
John Jones, 1872 to 1876.  
J. W. Renfroe, 1876 to 1880.  
D. N. Speer, 1880 to 1884.  
R. U. Hardeman, 1884 to 1896.  
W. J. Speer, 1896 to 1900.  
R. E. Park, 1900 to May 1909.  
J. Pope Brown, May 1909 to---





# ANNUAL REPORT

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STATE OF GEORGIA,  
TREASURY DEPARTMENT,  
ATLANTA, GA., January 1, 1910.

HON. JOS. M. BROWN, *Governor*.

SIR: I beg to herewith submit my annual report as State Treasurer of Georgia and State Bank Examiner for the fiscal year ending December 31, 1909, together with certain suggestions touching affairs connected with the Treasury Department and the conduct of the State banking institutions.

In the beginning of this report I deem it proper to say that I was appointed by Governor Hoke Smith to succeed the late Robert E. Park, who died on the 7th of May, 1909. The affairs of the office were audited by order of the Governor by Alonzo Richardson & Co., and found to be in perfect condition. I shall be perfectly satisfied upon my retirement from office if I can leave everything as clean and in as good condition as I found it. While deeply appreciating the honor, I accepted the office with much hesitancy, as the duties were not in line with my life work, but I found an office force of trained and conscientious men, thoroughly familiar with all the details of the work, both in the Treasury Department and Banking Bureau. Their familiarity with the work and the conscientious discharge of their duties have made my

work both light and pleasant, and they have accordingly all been retained. I am also indebted to the Attorney-General, to the Comptroller-General, and to yourself for many courtesies shown me.

In Exhibit I, accompanying this report, the receipts and disbursements of the Treasury Department from January 1st to December 31st, inclusive, are shown. The corresponding items of receipts and disbursements for the year 1908 are also shown in the same Exhibit, for the purpose of easy reference and ready comparison. A careful study of the figures therein given will furnish much interesting information and a clear idea of the different sources of the State's revenue and disbursements.

Your attention is also respectfully directed to other Exhibits accompanying this report, giving in detail the bonded indebtedness of the State, bonds and other securities held under the law governing deposits required of Insurance and Surety companies, and the assets and liabilities of the State, all of which contain interesting information.

Under an Act approved August 14, 1909, the State Treasurer was made ex-officio Bond Commissioner, and authorized to charge the depositing companies a small fee, the total not to exceed \$900 per annum, to partly cover the extra labor and responsibility for protecting, listing and serving the Insurance and Surety companies in this particular. From this source the sum of \$548.35 was received in 1909, and the same was paid to Mr. Ben F. Perry, Chief Clerk in the Treasury Department, to supplement his salary, which under the law is only \$1,600 per annum.

## STATE BANKS.

The annual examination of State banks begun in the fall of 1891, under the provisions of an Act approved October 10th of that year, with only 57 chartered banks then in existence. The number has increased annually until there are now 487 State banks in active operation. In 1907 the Banking Bureau Act became a law, making certain changes in the banking laws of the State and providing for semi-annual instead of annual examinations, and a more careful supervision.

In this Department I found that the Bank Examiners were "in business for their health," as each had resigned positions to accept service in this Department because it afforded them outdoor work, although at less salary. Up to the present time the salaries have ranged from \$1,200 to \$2,000 per annum, the same being paid out of fees received from the banks examined; and, be it said to the credit of the banks throughout the State, that they are willing to pay a larger fee for a more thorough examination, such as will keep in the service accountants of ability at salaries commensurate with the service rendered. An effort was made during the last Legislature to have the law amended in that regard, and to make several reforms in the banking business of this State, but the proposed legislation was not reached on account of other pressing matters in which the members were evidently more interested.

During the year 1909 four branch banks were merged with State banks, while six merged with National banks. Seven State banks liquidated, or are now in process of liquidation, to-wit: Union Savings Bank at Adrian, Draketown Banking Co., Bank of Jeffersonville, Jeffer-

son Street Bank at Madison, Bryan County Bank at Pembroke, Citizens Bank of Reidsville, and Union Savings & Loan Co., of Savannah. But not a single State bank was put into the hands of a court receiver. The Glennville Bank, which undertook voluntary liquidation in 1908, resumed business.

During the year 1907 three State banks were placed in the hands of receivers, to-wit: The Exchange Bank of Macon, the Bank of Waycross, and The Neal Bank of Atlanta. In reply to an inquiry addressed to each, the progress made towards final settlement is given as follows:

The Exchange Bank at Macon has paid 80% on its claims, and probably as much as five or eight per cent. more will be paid before any steps will be taken towards assessing the stockholders. The receivers hope to wind up the affairs within the next twelve or eighteen months.

The Bank of Waycross has paid two dividends of 10% each to its creditors, besides \$100,000 to preferred creditors. Owing to the uncertain value of the remaining assets, it is impossible for the receivers to state what other dividends probably will be paid or when the receivership proceedings may be dismissed.

The Neal Bank of Atlanta has paid 100% of the preferred claims, amounting to \$763,706.98, and to unsecured creditors 55%, or \$1,336,999.92. The receiver states that the creditors will likely receive 35 to 40 per cent., possibly 45% more, but can not say when the receivership proceedings will be dismissed and sees no likelihood of same being done within two years.

Below is given an interesting comparison of the resources and liabilities of State Banks for the year 1907 with that of November 16, 1909. It will be remembered

that in 1907 a great many banks issued Clearing House certificates, which accordingly increased the items shown as "cash on hand" and "other items." In that year, too, the banks accumulated a much larger reserve than usual, in order to meet any unlooked-for emergency caused by the impending panic. It will also be noticed that quite a healthy increase is shown in the items that go to show the real growth and prosperity of the banks of the State, as evidenced in capital and surplus, deposits, loans, etc. But study the figures given herewith, and frame your own conclusions, viz:

## RESOURCES.

	1907.	1909.
Loans and Discounts---	\$50,386,304 20	\$ 70,886,343 00
Overdrafts -----	2,550,261 41	3,114,000 87
Bonds and Stocks-----	2,738,726 54	3,583,320 87
Real Estate and Furn.---	3,144,904 97	4,184,322 41
Due from Banks-----	10,154,288 03	20,020,095 67
Cash on Hand-----	16,191,089 85	6,544,639 79
Other Items -----	1,100,225 49	292,558 32
	<hr/>	<hr/>
	\$86,265,800 49	\$108,625,280 93

## LIABILITIES.

Capital -----	\$17,536,679 66	\$ 20,228,453 05
Surplus and Net Profit--	9,392,870 23	11,289,976 97
Due to Banks-----	3,606,665 70	5,998,152 88
Unpaid Dividends-----	28,063 08	26,814 42
Due Depositors-----	48,707,739 02	66,775,714 57
Bills Payable-----	5,726,426 00	4,302,312 00
Other Items-----	1,267,356 80	3,857 04
	<hr/>	<hr/>
	\$86,265,800 49	\$108,625,280 93

Reports from 338 State banks in 1909 disclose a total capital of \$15,347,058.05, and surplus and undivided profits of \$6,508,121.27. On this the net profits are shown to be \$2,335,521.43, or a little in excess of 10 $\frac{2}{3}$ % on capital and surplus, or more than 15 $\frac{1}{5}$ % on capital.

In addition to the 487 State banks in active operation in 1909, Georgia also had on November 16th, last, 102 National banks with a paid-in capital of \$11,581,500, surplus and undivided profits of \$9,167,385.17, and deposits amounting to \$44,546,346.92. There is also a number of private banks in Georgia, which are not chartered, and, therefore, not under either State or National supervision.

During the year a blank was carefully prepared by this Department, and is being mailed out semi-annually to the State banks for the use of the auditors or committees appointed to make the required semi-annual audits for filing as the law requires, and it is expected that the banks use same in preference to other forms, in order that these reports may be uniform and more fully cover the condition of the banks of the State.

Below is given an abstract from the books showing the receipts and disbursements of the Banking Bureau for the year ending December 31, 1909, as follows:

#### RECEIPTS.

Cash Balance January 1, 1909-----	\$	.05
Fees from Banks-----		13,050.00
Witness Fee J. S. Hollinshead-----		27.72
Governor's Warrant for Stamps and Code----		95.00
		<hr/>
		\$13,172.77

# TREASURER'S REPORT

11

## DISBURSEMENTS.

Salaries -----	\$ 8,945.50
Expenses -----	4,187.27
Fees Refunded -----	40.00
	<hr/>
	\$13,172.77

## ITEMIZED SALARY ACCOUNT, 1909.

R. E. Park, State Bank Examiner-----	\$ 881.94
Ben F. Perry, Custodian, interim-----	68.75
J. Pope Brown, State Bank Examiner	1,549.31
	<hr/>
	\$2,500.00
J. S. Hollinshead, Assistant Bank Examiner----	2,000.00
J. T. Henderson, Assistant Bank Examiner----	1,500.00
J. W. Stephens, Assistant Bank Examiner----	1,200.00
W. J. Eakes, Assistant Bank Examiner-----	185.50
C. R. Tidwell, Assistant Bank Examiner-----	360.00
J. O. Anderson, Bookkeeper -----	1,200.00
	<hr/>
	\$8,945.50

## ITEMIZED EXPENSE ACCOUNT.

R. E. Park, State Bank Examiner-----	\$ 54.70
J. S. Hollinshead, Assistant Bank Examiner----	958.37
J. T. Henderson, Assistant Bank Examiner----	1,201.65
J. W. Stephens, Assistant Bank Examiner----	1,038.84
W. J. Eakes, Assistant Bank Examiner-----	173.17
Ben F. Perry, Assistant Bank Examiner-----	47.23
C. R. Tidwell, Assistant Bank Examiner-----	472.50
Stamps and Bankers Code-----	95.00
Bonds and Incidentals-----	145.81
	<hr/>
	\$4,187.27

## CONCLUSIONS AND SUGGESTIONS.

The great need of our State is more and cheaper money for the proper development of our great and varied resources. Interest is too high, not by reason of the risk assumed by the lender, but because the demand is greater than the supply. Our local banks have not enough money to supply the legitimate demands of their customers. We have to borrow a great deal of money from the East, and on this line I was very much gratified a few months ago when a prominent New York banker said to me in my office: "We have done a great deal of business with your Georgia banks, it has been entirely satisfactory; we want to do more." This is the kind of talk we like to hear. It, therefore, behooves us, if for no other consideration, that all of our banks should be honestly and conservatively managed in order that we may have more ready access to the money vaults of the country. The record shows that they have been, as not a State bank was placed in the hands of a receiver during the year 1909, and they showed good returns upon their investments, too, which is also a credit to the debt-paying disposition as well as the debt paying ability of the borrower. Our's is a debt-paying people; we borrow money with the intention of paying it back, and the records show that we do so. Therefore, as I said above, the high rate of interest is not to protect the lender for the risk he takes, but it is because the demand for money in this State is greater than the supply. This condition of affairs will continue, however, as long as our people send all the money that their cotton brings to the East for manufactured articles and to the West for food supplies.

While there might be some criticisms as to the conduct of certain banks throughout the State, on the whole



their management speaks volumes for the ability and integrity of those in control, and it has been extremely gratifying to find them all in line with this Department to the end that they may be kept in a healthy condition. However, upon examination of reports sent in by the Bank Examiners, I have found where banks were being conducted in a manner not in accord with my preconceived ideas as to the functions of a banking institution. It never occurred to me that a bank should be operated, first, for the benefit of its directors, but, in some instances, upon examination of the reports of the Bank Examiner, I was absolutely astounded to discover that the entire capital stock and surplus had been used by the directors of the banks, and my astonishment was intensified when I found that there was no law to prevent it. It is contrary to the old banking laws, but the new Act provides that no director shall borrow in excess of a certain amount except upon certain conditions. When these conditions are complied with they can then borrow all the money the bank has and not violate any law. It never occurred to me, however, that directors of a bank should be authorized or justified in using the entire capital and surplus of a bank to promote their own individual enterprises to the exclusion of others who might come in competition with them. I have also been astonished to find that the stockholders of banking institutions would select a board of directors who had a very small per cent. of the stock in the bank and leave all matters connected with the bank entirely in their control. While the stockholders have certain protection under the law, and expect to be protected to a certain extent by this Department, I would respectfully suggest to them that they be more

vigilant as to their own affairs and as to whom they select as directors of their business.

I was also surprised to find that we had a number of branch banks operated in the following manner: With say, \$15,000 paid in capital, the bank in A is established, thereupon the Bank of B will be established as a branch bank of A with no additional capital, and so on. In this way, we might have an interminable number of branch banks established throughout the State with a paid in capital of only \$15,000. It occurred to me that this was contrary to public policy, if not contrary to law. I so wrote to each of the branch banks in operation, and notified them that I would obtain a ruling from the Attorney-General in regard to their operation. I judge, from the ruling which I received from the hands of the Attorney-General, that while these banks were not authorized by law yet they were recognized, and I do not infer from his ruling that these banks are being operated contrary to law and that the operators of them are violating the law. I have been advised by prominent bankers, who are anxious for more stringent regulations in regard to banks, that it would be in line for this Department to make certain regulations for the control of branch banks, but it occurs to me that this Department would have no right to make a ruling which would not be in conformity with the written law. Therefore we are unable to correct some of the irregularities complained of, and will remain in that condition, unless the legislature at the coming or some future session will see fit to give authority to remedy this and other matters much needed.

In my opinion, public service would be better subserved if the office of State Bank Examiner were divorced from that of State Treasurer, and each office carry with

it salaries commensurate with the responsibilities involved and the character of service rendered.

I also desire to endorse the suggestion that premiums on the official bonds required of Georgia's State House officials be paid for by the State. For instance, the State Treasurer is required to give a bond of \$200,000, and the Chief Clerk a bond of \$10,000, which cost considerable, while the salaries of these and other officials remain the same as under the Constitution of 1877, and prior thereto, although the duties and responsibilities of these officials have been tremendously increased, to say nothing of the increased cost of living. Nearly all banks, corporations, etc., as well as many States, now pay for the surety bonds of officers and employes, and why not the great State of Georgia? I have no hesitancy in making the above suggestion as I will not be a candidate to succeed myself and, therefore, will not be personally benefitted by such legislation.

If considered advisable, I will be pleased to submit a supplemental report prior to the assembling of the General Assembly next June, as per Section 199 of the Code, giving an estimate in detail of the probable receipts and expenditures of the State for the present or the next fiscal year, together with the probable necessities of the Treasury, and also other and further suggestions as may be considered pertinent and of interest in the conduct of the Treasury Department and its dealings with the public.

Respectfully submitted,

J. POPE BROWN,

Treasurer of Georgia.



**EXHIBITS NOS. 1, 2 and 3.**

# EXHIBIT

## Report of J. Pope Brown, Treasurer, Showing Receipts and Disbursements

RECEIPTS.		1909	1908*
		Dr.	Dr.
To Balance in the Treasury January 1, 1909 (1908).....	\$ 638,717.82	\$ 820,740.17	
To Artists' Tax.....	1,899.50	1,755.50	
To Auctioneers' Tax.....	675.63	540.22	
To Automobile Tax.....	6,759.04	1,488.15	
To Ball and Bicycle Parks.....	225.00	238.50	
To Bicycle Agents.....	681.12	580.50	
To Billard Tax.....	28,417.50	25,234.30	
To Building & Loan Associations.....	30.00	40.00	
To Cigarette Tax.....	15,851.80	15,505.29	
To Clerks Costs, Court of Appeals.....	802.50	796.25	
To Conscience Fund.....		10.00	
To Corporation Tax, ad valorem.....	37,196.07	57,582.67	
To Costs of Fi. fas.....	3.50	5.97	
To Detective Agencies.....	90.00	180.00	
To Dividends from Stocks.....	2,596.00	2,596.00	
To Electric Shows.....	1,809.00	1,242.18	
To Express Companies' Tax.....	5,723.31	5,746.23	
To Fees from Fertilizers.....	56,603.52	59,984.18	
To General Tax.....	2,961,351.44	2,863,573.74	
To Hire of Convicts.....	184,891.05	380,709.44	
To Insolvent General Tax.....	5,283.15	16,306.75	
To Insolvent Poll Tax.....	1,648.36	1,278.24	
To Insurance Fees.....	28,771.52	24,973.23	
To Insurance Agents.....	15,008.13	13,765.80	
To Insurance Tax.....	150,610.67	143,842.01	
To Interest from Depositories.....	8,512.70	13,502.63	
To Investment Companies.....	250.00	400.00	
To Lease on Indian Springs Property.....	110.00	407.14	
To Lease on Oyster Lands.....		15.00	
To Lightning Rod Agents.....		45.00	
To Liquor Tax.....	47.00	14,788.03	
To Locker Tax.....	9,650.00	14,850.00	
To Money Refunded.....	4,292.54	30.46	
To Near Beer Fees.....	222,867.94	19,100.00	
To North Eastern Railroad.....	3,745.00	3,745.00	
To Occupation Tax on Corporations, capital stock.....	34,265.09	33,364.46	
To Office Fees.....	3,672.75	4,381.54	
To Oil Fees.....	16,710.23	12,966.37	
To Pure Food Fees.....	4,299.36	1,417.70	
To Pawn Brokers' Tax.....	7,631.61	8,055.00	
To Peddler's Tax.....	7,698.05	4,530.92	
To Pensions Refunded.....	9,045.80	1,182.50	
To Pistol Tax.....	9,498.78	8,709.17	
To Poll Tax.....	312,918.37	316,717.22	
To Railroad Tax.....	608,608.07	742,883.26	
To Railroad Fines.....		100.00	
To Real Estate Agents.....	2,160.91	1,954.70	
To Rental Western & Atlantic Railroad.....	420,012.00	420,012.00	
To Rental Mansion Property.....	120.00	110.00	
To Sale of Acts.....	746.60	565.00	
To Sale of Basement Rubbish.....	40.80	8.75	
To Sale of Codes.....	744.05	442.25	
To Sale of Crops.....		18,898.54	
To Sale of Journals.....	3.50		
To Sale of Records.....	256.50	630.14	
To Sale of Reports.....	11,303.85	9,251.30	
To Sale of Reports, Appeals.....	2,784.45	2,095.70	
To Sewing Machine Agents.....	2,206.00	2,138.00	
To Sewing Machine Companies.....	1,200.00	1,200.00	
To Sleeping Car Companies.....	2,290.15	1,913.84	
To Show Tax.....	8,724.60	4,937.40	
To Supreme Court Costs.....		3,202.75	
To Temporary Loan.....	99,725.00	50,000.00	
To Tax on Agencies.....	1,254.95	1,089.00	
To Tax on Abstract Companies.....	54.00	45.00	
To Tax on Bottling Companies.....	4,061.58	4,356.00	
To Tax on Brewing Companies.....		270.00	
To Tax on Cash Registers.....		9.00	
To Tax on Coca-Cola and Similar Companies.....	450.00	1,080.00	
To Tax on Cold Storage.....	4,887.00	4,698.00	
To Tax on Games.....	2,394.00	1,462.95	
To Tax on Immigrants.....	450.00		
To Tax on Loan Agents.....	450.00	486.00	
To Tax on Railway News Co's.....	270.00	270.00	
To Tax on Rinks.....	630.00	225.00	
To Tax on Slot Machines.....	704.02	993.15	
To Tax on Soda Fountains.....	5,060.76	4,141.08	
To Tax on Specialists.....	157.50	63.00	
To Tax on Traders.....	1,395.00	1,057.50	
To Tax on Typewriter Agents or Dealers.....	234.78	234.00	
To Tax on Telegraph Companies.....	5,291.50	5,262.64	
To Tax on Telephone Companies.....	26,182.46	25,902.43	
To Wild Land Tax.....	19.76	101.49	
Total Receipts.....	\$6,015,734.64	\$6,209,013.33	

\*For purpose of comparison, receipts for 1908 are also given.

# No. 1.

at the State Treasury for year ending Dec. 31 1909.

	1909 Cr.	1908* Cr.
<b>DISBURSEMENTS.</b>		
By Academy for Blind.....	\$ 23,000.00	\$ 18,000.00
By Agricultural School.....	105,600.00	66,000.00
By Binding Journals.....	1,650.00	.....
By Board of Health.....	16,000.00	16,000.00
By Board of Pharmacy.....	.....	200.00
By Cattle Inspectors.....	500.00	175.00
By Civil Establishment.....	218,890.26	209,771.16
By Court of Appeals Reports.....	37.96	2,495.20
By College for Colored.....	7,999.96	7,999.98
By Clerks Costs, Court of Appeals.....	1,021.25	955.00
By Contingent Fund.....	15,123.99	21,790.09
By Contingent Expenses, General Assembly.....	93.26	115.00
By Contingent Fund Railroad Commission.....	3,000.00	3,000.00
By Contingent Fund Supreme Court.....	1,130.77	1,294.64
By Contingent Fund, Court of Appeals.....	659.49	1,044.48
By Department of Agriculture.....	13,000.00	10,250.00
By Fertilizers' Fund.....	.....	4,323.32
By Georgia Experiment Station.....	639.12	603.45
By Georgia State Sanitarium.....	425,000.00	405,000.00
By Geological Fund.....	11,443.00	10,565.33
By Georgia Normal and Ind. College.....	35,000.02	57,671.78
By Horticultural Fund.....	16,100.00	12,709.11
By Indian Springs (Special Appro.).....	.....	559.08
By Indexing House and Senate Journals.....	75.00	200.00
By Inspections of Oils.....	1,199.70	1,257.50
By Insurance Pub. Bldgs., etc.....	.....	1,058.75
By Land Script Fund Interest.....	6,314.14	6,314.141
By Legislative Pay Roll.....	67,100.28	104,932.22
By Library Fund.....	3,213.38	2,897.29
By Library Fund, Court of Appeals.....	628.95	1,485.12
By Military Fund.....	29,085.31	24,659.27
By North Georgia A.M. College (Dahlonaga).....	21,500.02	21,500.01
By Oglethorpe Monument.....	7,500.00	6,500.00
By Overpayment Taxes Refunded.....	3,741.29	1,477.14
By Pensions.....	944,694.00	932,302.60
By Penitentiary Com.....	.....	3,000.00
By Prison Fund.....	229,178.48	381,517.91
By Printing Fund.....	19,324.81	30,611.64
By Printing Fund Geological Department.....	2,347.48	5,100.00
By Printing Fund Railroad Commission.....	1,912.66	1,726.47
By Public Buildings and Grounds.....	24,850.00	25,150.00
By Publishing, Compiling Georgia Records (Colonial), (Confederate, etc.).....	6,016.52	12,844.65
By Publishing Georgia Reports.....	10,287.62	7,778.69
By Public Debt.....	390,782.50	401,383.75
By Rate Expert, R. R. Commission.....	229.60	.....
By Reward Fund.....	1,961.54	2,300.00
By Roster Fund.....	900.00	925.00
By School for the Deaf.....	37,417.76	47,582.24
By School Fund.....	2,422,843.07	2,206,336.92
By School of Technology.....	60,000.00	65,000.00
By Soldiers' Home.....	23,000.00	22,000.00
By Solicitors Generals' Fees.....	5,855.00	5,770.00
By Special Appro. Code Com.....	819.30	.....
By Special Appropriations, Miscellaneous.....	13,660.18	1,293.79
By Special Appropriations W. & A. R. R. Committee.....	113.66	.....
By Special Appropriations to Pensioners.....	.....	768.90
By Special Appropriations McLendon Case.....	695.00	.....
By State Normal School (Athens).....	35,744.96	46,255.06
By State University.....	45,999.98	45,000.00
By State University for Agricultural College.....	49,999.98	139,000.00
By State University for Farmer's Institute.....	2,500.00	2,500.00
By State University for Summer School.....	5,000.00	5,000.00
By Stationery General Assembly.....	722.50	473.80
By Temporary Loan Refunded.....	150,475.00	155,890.03
By Tuberculosis Sanitarium.....	6,000.00	.....
Total Disbursements during the year.....	5,529,576.75	5,570,295.51
To Balance in the State Treasury, December 31-1909, 1908.....	486,157.89	638,717.82
	6,015,734.64	6,209,013.33

\*For purpose of comparison, disbursements for 1903 are also given.

## EXHIBIT No. 2.

## A Descriptive List of the Valid Bonds of the State of Georgia, December 31, 1909.

Date of Bonds.		When Due.		Denomination.	Amount of Series.	Rate of Interest.	Date of Act.	Signers of Bonds and Coupons.		Signatures on Coupons.
Month.	Year.	Month.	Year.					Signatures on Bonds.		
May	1877	1,000 Jan.	1889	\$	* 1,000	6%	1877	Governor and Secretary of State.		Treasurer
July	1866	1,000 July	1886		* 1,000	7	1866	Governor and Secretary of State.		Treasurer
July	1866	500 July	1886		* 500	7	1866	Governor and Comptroller General.		Treasurer
July	1876	1,000 July	1896		* 1,000	7	1876	Governor and Secretary of State.		Treasurer
July	1882	500 July	1932		3,000	7	1881	Governor.		Obligat'n State University
April	1883	11,000 April	1933		11,000	7	1881	Governor.		Obligat'n State University
April	1883	50,000 April	1933		50,000	7	1881	Governor.		Obligat'n State University
May	1883	1,000 May	1933		1,000	7	1881	Governor.		Obligat'n State University
April	1884	96,000 April	1934		96,000	7	1881	Governor.		Obligat'n State University
June	1885	16,000 June	1935		16,000	7	1881	Governor.		Obligat'n State University
June	1885	7,000 June	1935		7,000	7	1881	Governor.		Obligat'n State University
June	1885	56,000 June	1935		56,000	7	1881	Governor.		Obligat'n State University
June	1885	7,000 June	1935		7,000	7	1881	Governor.		Obligat'n State University
July	1885	6,000 July	1935		6,000	7	1881	Governor.		Obligat'n State University
July	1886	1,000 Jan.	1935		1,000	7	1881	Governor.		Obligat'n State University
April	1886	1,000 April	1936		1,000	7	1881	Governor.		Obligat'n State University
Feb.	1889	15,000 Feb.	1939		15,000	7	1881	Governor.		Obligat'n State University
Oct.	1890	2,000 Oct.	1940		2,000	7	1881	Governor.		Obligat'n State University
Oct.	1890	1,000 Oct.	1940		1,000	7	1881	Governor.		Obligat'n State University
July	1892	1,500 July	1942		1,500	7	1881	Governor.		Obligat'n State University
July	1892	1,000 July	1942		1,000	7	1881	Governor.		Obligat'n State University
July	1896	7,000 July	1946		7,000	7	1881	Governor.		Obligat'n State University
Jan.	1908	2,000 Jan.	1958		2,000	3½	1898	Governor.		Obligat'n State University
Jan.	1909	7,000 Jan.	1959		7,000	3½	1898	Governor.		Obligat'n State University
July	1885	1,000 July	1915		1762,000	4½	1884	Governor, Secretary of State and Treasurer.		Treasurer



July	1885	5,000	July	1915†	1,075,000	4‡	1884	Governor, Secretary of State and Treasurer.	Treasurer
July	1885	1,000	July	1915	1,555,000	4‡	1884	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1910	63,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1910	12,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	5,000	Jan.	1910	25,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1911	58,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1911	27,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	5,000	Jan.	1911	15,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1912	66,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1912	9,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	5,000	Jan.	1912	25,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1913	21,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1913	79,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1914	77,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1914	18,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	5,000	Jan.	1914	5,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1915	71,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1915	29,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1916	60,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	1,000	Jan.	1916	5,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
Oct	1888	5,000	Jan.	1916	35,000	4‡	1887	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1917	38,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1917	7,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	5,000	Jan.	1917	55,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1918	38,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1918	7,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	5,000	Jan.	1918	55,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1919	22,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1919	53,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	5,000	Jan.	1919	25,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1920	24,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	1,000	Jan.	1920	26,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer
July	1890	5,000	Jan.	1920	50,000	3‡	1889	Governor, Secretary of State and Treasurer.	Treasurer

## EXHIBIT No. 2—Continued.

Date of Bonds.		Denomina- tion.	When Due.		Amount of Series	Rate of Interest.	Date of Act.	Signers of Bonds and Coupons.		Signatures on Coupons.
Month.	Year.		Month.	Year.				Signatures on Bonds and Coupons.	Signatures on Coupons.	
July	1890	5,000	Jan.	1921	100,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1922	100,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1923	100,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1924	100,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1925	100,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1926	20,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1926	60,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1926	20,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1927	8,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1927	17,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1927	75,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1928	64,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1928	36,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1929	55,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1929	30,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1929	15,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1930	45,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1930	45,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1930	10,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1931	32,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1931	38,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1931	30,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1932	63,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1932	37,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1933	27,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1933	53,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	5,000	Jan.	1933	20,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer
July	1890	1,000	Jan.	1934	53,000	3 1/2	1889	Governor, Secretary of State and Treasurer.	Treasurer	Treasurer

July - 1890	1,000	Jan - 1934	† 37,000	3‡	1889	Governor, Secretary of State and Treasurer	Treasurer
July - 1890	5,000	Jan - 1934	† 10,000	3‡	1889	Governor, Secretary of State and Treasurer	Treasurer
July - 1890	1,000	Jan - 1935	† 20,000	3‡	1889	Governor, Secretary of State and Treasurer	Treasurer
July - 1890	1,000	Jan - 1935	† 13,000	3‡	1889	Governor, Secretary of State and Treasurer	Treasurer
May - 1892	1,000	Jan - 1922	207,000	4‡	1891	Governor, Secretary of State and Treasurer	Treasurer
May - 1895	500	May - 1915	287,000	3‡	1894	Governor, Secretary of State and Treasurer	Treasurer
July - 1896	1,000	July - 1926	230,000	4	1895	Governor, Secretary of State and Treasurer	Treasurer
			\$6,944,000			Land Script Fund. See Code §5911	
			\$7,90,202				
			\$7,034,202				

\*Past due and for which money is held in Treasury to pay same when presented. †Registered.

## TREASURER'S REPORT

## EXHIBIT No. 3.

Classification of Valid Interest-Bearing Bonds of State of Georgia, Rate of Interest on Each Series,  
When Due and Total Amount of Interest per Annum, as of Jan. 1, 1910.

DESCRIPTION OF BONDS.	Amount of Bonds.	Rate of Interest.	Interest due					Interest due November.	Total Interest.
			January.	May.	July.				
Fifty-year obligat'ns to State University, Act 1881.	\$ 282,500.00	7%	\$ 9,887.50	\$	\$ 9,887.50			\$	\$ 19,775.00
Fifty-year obligat'ns to State University, Act 1898.	2,000.00	3½%	35.00		35.00				70.00
Fifty-year obligat'ns to State University, Act 1898.	7,000.00	3½%	122.50		122.50				245.00
Bonds issued under Act of 1884, due 1915.	3,392,000.00	4½%	76,320.00		76,320.00				152,640.00
Bonds issued under Act 1887, beginning with 1898,									
\$100,000.00 per annum.	700,000.00	4½%	15,750.00		15,750.00				31,500.00
Bonds issued under Act 1889, beginning with July									
1917, \$100,000.00 per annum.	1,833,000.00	3½%	32,077.50		32,077.50				64,155.00
Bonds issued under Act 1891, due 1922	207,000.00	4½%	4,657.50		4,657.50				9,315.00
*Coupon Bonds issued under Act 1894, due 1915,									
(N. E. R. R.)	287,000.00	3½%		5,022.50				5,022.50	10,045.00
*Coupon Bonds issued under Act 1895, due 1926.	230,000.00	4%	4,600.00		4,600.00				9,200.00
Outstanding past due bonds.	3,500.00								
Land Script Fund (not bonded)	90,202.00	7%	3,157.07		3,157.07				6,314.14
	7,034,202.00		146,607.07	5,022.50	146,607.07			5,022.50	303,259.14

\*No provision of law for registration of bonds of this issue.  
Only registered or validated and registered bonds (no coupons) will be received for deposit as required under Exhibit 4, pages 26, 27, 28, 29, and 30.

**EXHIBITS NOS. 4 and 5.**

## EXHIBIT No. 4.

Giving Names of Insurance and Guarantee Companies which have Deposits with the Treasurer of Georgia as Required by Law, December 31st, 1909.

## Fire Companies.

NAME OF COMPANY	DEPOSIT	AMOUNT
Aachen & Munich, Germany	Bonds, Ga.	10,000.00
Atlas Assurance, England	Bonds, Ga.	10,000.00
Actna Fire, Conn.	Bonds, Ga.	10,000.00
Agricultural, N. Y.	Bonds, Municipal	10,000.00
American Central, Mo.	Bonds, Ga.	10,000.00
American Druggist, Cincinnati	Bonds, U. S.	10,000.00
Alliance, Penn.	Bonds, Municipal	10,000.00
American, New Jersey	Bonds, U. S.	10,000.00
Adirondacks, N. Y.	Bonds, Municipal	10,000.00
Blue Ridge, Fla.	Bonds, Municipal	10,000.00
British-American, Canada	Bonds, Ga.	10,000.00
Boston, Mass.	Bonds, Ga.	10,000.00
Columbia, New Jersey	Bonds, Ga.	10,000.00
Continental, N. Y.	Bonds, Ga.	10,000.00
Connecticut, Hartford	Bonds, Ga.	10,000.00
Caledonian, Scotland	Bonds, Ga.	10,000.00
Citizens Fire of Mo.	Bonds, Ga.	10,000.00
Commercial Union, England	Bonds, Ga.	10,000.00
Cosmopolitan, N. Y.	Bonds, U. S.	10,000.00
Dixie Fire, N. C.	Bonds, Ga.	10,000.00
Delaware Fire of Philadelphia	Bonds, Ga.	10,000.00
Eagle Fire of N. Y.	Bonds, Ga.	10,000.00
Equitable Fire of S. C.	Bonds, Ga.	10,000.00
Federal, N. J.	Bonds, Ga.	10,000.00

Fireman's of Newark, N. J.	Bonds, Ga.	10,000.00
Fireman's Fund of San Francisco, Cal.	Bonds, U. S.	10,000.00
Fireman's Fund Insurance Corporation, San Francisco, Cal.	Bonds, U. S.	10,000.00
Fire Association of Philadelphia	Bonds, Ga.	10,000.00
Fidelity Fire, N. Y.	Bonds, Ga.	10,000.00
Florida Home, Fla.	Bonds, Municipal	10,000.00
German Alliance, N. Y.	Bonds, U. S.	10,000.00
Germania, N. Y.	Bonds, Ga.	10,000.00
Glens Falls, N. Y.	Bonds, Ga.	25,000.00
German-American, N. Y.	Bonds, U. S.	10,000.00
Globe and Rutgers Fire, N. Y.	Bonds, Municipal	10,000.00
Girard F. & M., Pa.	Bonds, Municipal	10,000.00
Home of New York	Bonds, Ga.	10,000.00
Hamburg-Bremen, Germany	Bonds, Ga.	10,000.00
Hartford, Conn.	Bonds, Ga.	10,000.00
Hanover Fire, N. Y.	Bonds, Ga.	10,000.00
Insurance Co. of North America, Pa.	Bonds, Ga.	10,000.00
Insurance Co. of Pennsylvania	Bonds, Municipal	10,000.00
Jefferson, Pa.	Bonds, Municipal	10,000.00
Liverpool & London & Globe of England	Bonds, U. S.	10,000.00
Liverpool & London & Globe of N. Y.	Bonds, Ga.	10,000.00
London & Lancashire, England	Bonds, Ga.	10,000.00
London Assurance, England	Bonds, Ga.	10,000.00
Lumber Mutual, Mass.	Bonds, Ga.	10,000.00
Lumber Ins. Co. of N. Y.	Bonds, Municipal	10,000.00
Lumber Underwriters, N. Y.	Bonds, Ga.	10,000.00
Mercantile Mutual, R. I.	Bonds, Municipal	10,000.00
Milwaukee Mechanics, Wis.	Bonds, Ga.	10,000.00
Michigan Commercial, Lansing	Bonds, Ga.	10,000.00
National Union, Pa.	Bonds, Ga.	10,000.00
National, Conn.	Bonds, Ga.	10,000.00
New Brunswick, N. J.	Bonds, Ga.	10,000.00

## EXHIBIT No. 4—Continued.

NAME OF COMPANY	DEPOSIT	AMOUNT
New Hampshire, Manchester	Bonds, Ga	10,000.00
Northern Assurance, England	Bonds, U. S	10,000.00
Norwich Union, England	Bonds, Ga	10,000.00
North British & Mercantile, England & Scotland	Bonds, Ga	10,000.00
Niagara, N. Y.	Bonds, Ga	10,000.00
North River, N. Y.	Bonds, U. S	10,000.00
North State, N. C.	Bonds, Ga	10,000.00
Orient, Conn.	Bonds, Ga	10,000.00
Phoenix of Hartford, Conn.	Bonds, Ga	10,000.00
Phoenix Assurance of London	Bonds, Ga	10,000.00
Phoenix of Brooklyn, N. Y.	Bonds, U. S	10,000.00
Pennsylvania, Philadelphia	Bonds, Ga	10,000.00
Peoples National of Delaware, Pa	Bonds, Municipal	10,000.00
Providence, Washington, R. I.	Bonds, Municipal	10,000.00
Palatine, England	Bonds, Ga	10,000.00
Queen, N. Y.	Bonds, Ga	10,000.00
Royal, England	Bonds, Ga	10,000.00
Royal Exchange, England	Bonds, U. S	10,000.00
Rochester-German, N. Y.	Bonds, Ga	10,000.00
Scottish Union & National, Scotland	Bonds, Ga	10,000.00
Springfield F. & M., Mass.	Bonds, Ga	10,000.00
St. Paul F. & M., Minn.	Bonds, Ga	10,000.00
Sun Fire of London	Bonds, Municipal	10,000.00
Sun of N. O.	Bonds, U. S	10,000.00
Seaboard F. & M., Texas	Bonds, U. S	10,000.00



Security of New Haven, Conn.....	Bonds Municipal	10,000.00
Southern of Lynchburg, Va.....	Bonds, U. S.	10,000.00
Shawnee Fire, Kansas.....	Bonds, Ga.	10,000.00
Thames & Mersey Marine, England.....	Bonds, Ga.	10,000.00
Union Society of London.....	Bonds, Ga.	10,000.00
United Firemen's, Pa.....	Bonds, Municipal	10,000.00
United States Lloyd's, N. Y.....	Bonds, Municipal	10,000.00
Virginia State, Richmond.....	Bonds, Ga.	10,000.00
Westchester, N. Y.....	Bonds, Ga.	10,000.00
Williamsburg City, N. Y.....	Bonds, Ga.	10,000.00
Western Assurance, Canada.....	Bonds, Ga.	10,000.00
		\$ 935,000.00
W. & A. R. R., deposited by lessees, as required by law.....	Bonds, Ga.	500,000.00
Bonds of Miscellaneous Companies, page 30.....		746,232.37
GRAND TOTAL.....		\$ 2,181,232.37

## TREASURER'S REPORT

EXHIBIT No. 4—Continued.  
Miscellaneous Companies.

NAME OF COMPANY	DEPOSIT	AMOUNT
American, Savannah, Ga.	Bonds, Municipal	5,000.00
American Bonding & Trust Co., Maryland	Bonds, Ga.	25,000.00
American Ass. Assn. (Life), Atlanta, Ga.	Bonds, Municipal	5,000.00
Atlanta Mutual Ins. Assn. (Life), Atlanta, Ga.	Bonds, Municipal	5,000.00
American Surety, New York	Bonds, Ga.	25,000.00
Banker's Health and Life, Macon, Ga.	Bonds, Municipal	5,000.00
Cherokee, Rome, Ga.	Bonds, Municipal	5,000.00
Continental Aid Assn of Atlanta, Ga.	Bonds, Municipal	5,000.00
Empire Life, Atlanta, Ga.	Bonds, Ga.	100,000.00
Fidelity & Deposit Co. of Md.	Bonds, Ga.	25,000.00
Georgia Life, Atlanta, Ga.	Bonds, Ga.	100,000.00
Guaranty Aid & Relief, Savannah, Ga.	Bonds, Municipal	5,000.00
Great Southern Accident & Fidelity, Atlanta, Ga.	Bonds, Municipal	100,000.00
Great Southern Accident & Fidelity, Atlanta, Ga.	Bonds, Municipal	25,000.00
Ga. Mutual Ind. Life & Health of Augusta, Ga.	Bonds, Municipal	5,000.00
Industrial Life & Health, Atlanta, Ga.	Bonds, Municipal	5,000.00
Mutual Life Ind. Assn. of Athens, Ga.	Bonds, Ga.	20,000.00
Mutual Benefit Life of Valdosta, Ga.	Bank Stocks	20,800.00
Mutual Benefit Ind. Life Assn. of Savannah, Ga.	Bonds, Ga.	5,000.00
New South Mutual Life, Atlanta, Ga.	Bonds, Municipal	20,000.00
National Surety Co. N. Y.	Bonds, U. S.	25,000.00
Pilgrim's H. & L., Augusta, Ga.	Bonds, Municipal	5,000.00
Rome In. Life, Rome, Ga.	Bonds, Ga.	5,000.00
State Mutual Life, Rome, Ga.	Bonds, Ga.	100,000.00
Southern Mutual Life, Atlanta, Ga.	Stocks (Mfg. Co's.)	40,432.37
Southern Life of Terrell County, Ga.	Bonds, Municipal	20,000.00
Sterling Mutual Life of Madison, Ga.	Bonds, Municipal	5,000.00
U. S. Fidelity & Guaranty Co., Md.	Bonds, Ga.	25,000.00
Union Mutual Assn., Atlanta, Ga.	Bonds, Municipal	5,000.00
Western of Carrollton, Ga.	Bonds, Municipal	5,000.00
		\$ 746,232.37

## EXHIBIT No. 5.

Showing Assets and Liabilities of the State of Georgia  
for Year Ending December 31, 1909.

ASSETS.	Value.
Western & Atlantic Railroad (leased for \$420,012.00 per annum) and public buildings.....	Not estimated
186 shares Georgia Railroad Stock (par value \$18,600)....	\$ 47,244.00
440 shares Southern and Atlantic Telegraph Co. stock, indorsed by Western Union Telegraph Co., par value....	11,000.00
N. E. R. R. Obligations endorsed by Southern Ry. 3 1-2 per cent due 1915.....	107,000.00
LIABILITIES.	
Valid interest-bearing bonds.....	\$6,940,500.00
Non-interest bearing bonds past due, for which money in Treasury to pay same, but not presented for payment....	3,500.00
Total bonded indebtedness.....	\$6,944,000.00
Land-scrip fund, not funded, on which State pays University Trustees annually 7 per cent interest.....	90,202.00
Total real debt.....	\$7,034,202.00
*\$7,000 50-year 3 1-2 per cent University obligations issued 1909.	



**Bank of Abbeville, Abbeville.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	49,181 71	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	849 31
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	9,500 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	28,708 27
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,122 80	Demand Certificates.....	-----
Furniture and Fixtures.....	1,927 75	Time Certificates.....	4,947 27
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	24,944 24	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,911 38	Bills Payable, including Time Cer-	-----
Currency.....	1,630 00	tificates representing Borrowed	-----
Silver, Nickels and Pennies.....	932 18	Money.....	30,000 00
Checks and other Cash Items.....	262 80	All other Liabilities.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	1,164 31		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,927 70		
Total.....	\$ 89,004 85	Total.....	\$89,004 85

**LOANS AND DISCOUNTS.**

In Suit.....	\$3,856 62	Good.....	\$47,981 71
In Judgment.....	-----	Doubtful.....	700 00
Not in Suit.....	45,325 09	Worthless.....	500 00
Total.....	\$49,181 71	Total.....	-----

**Bank of Abbeville, Abbeville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 6, 1904.      Begun Business Oct. 25, 1904.  
 Geo. F. McLeod..... President.      C. F. Chapman..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$37,714 97	Capital Stock Paid In.....	\$15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	786 12
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,122 80	State.....	-----
Furniture and Fixtures.....	1,927 75	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,755 73	Individual Deposits subject to Check	34,358 24
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	5,015 84	Demand Certificates.....	-----
Currency.....	3,600 00	Time Certificates.....	5,489 27
Gold.....	120 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	753 59	Cashier's Checks.....	4,167 04
Checks and Cash Items.....	1,882 32	Due to Clearing House.....	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	7 67	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$50,800 67	Total.....	\$59,800 67

**LOANS AND DISCOUNTS.**

In Suit.....	3,174 12	Good.....	\$37,447 97
In Judgment.....	-----	Doubtful.....	267 00
Not in Suit.....	34,540 85	Worthless.....	-----
Total.....	\$37,714 97	Total.....	\$37,714 97

**Bank of Acworth, Acworth.****BANK EXAMINER'S REPORT.**

November 17, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	\$16,000 00
Loans on Collateral other than R. E.....	\$14,758 87	Surplus Fund.....	
Loans on Personal Endorsement.....	31,672 58	Undivided Profits, less Current Expenses and Taxes Paid.....	1,921 93
Miscellaneous Loans.....		Due to Banks and Bankers in this State.....	
Demand Loans.....	495 31	Due to Banks and Bankers in other States.....	
Loans and Discounts.....		Due Unpaid Dividends.....	
Loans on one name party.....	1,221 25	Individual Deposits subject to Check Savings Deposits.....	43,764 97
Overdrafts, See Schedule.....	34 05	Demand Certificates.....	
Overdrafts secured by Cotton.....		Time Certificates.....	22,157 69
Bonds and Stocks owned by the Bank.....		Certified Checks.....	
Banking House.....	1,600 71	Cashier's Checks.....	500 46
Furniture and Fixtures.....	1,660 44	Due to Clearing House.....	
Other Real Estate.....		Notes and Bills Rediscounted.....	
Due from Banks and Bankers in this State.....	15,298 04	Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Due from Banks and Bankers in other States.....	9,818 78	All other Liabilities.....	
Currency.....	7,880 00		
Gold.....	637 50		
Silver, Nickels and Pennies.....	535 78		
Checks and other Cash Items.....	864 03		
Checks and Exchanges for the Clearing House.....			
Profit and Loss.....			
Interest Paid.....	135 01		
All other Resources.....			
Depositors Guarantee Fund.....	2,920 90		
<b>Total.....</b>	<b>\$89,345 05</b>	<b>Total.....</b>	<b>\$89,345 05</b>

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	\$48,147 81
In Judgment.....		Doubtful.....	
Not in Suit.....	\$48,147 81	Worthless.....	
<b>Total.....</b>	<b>\$48,147 81</b>	<b>Total.....</b>	

**Bank of Acworth, Acworth.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 31, 1905.

J. N. Williams.....President.

Begun Business Dec. 18, 1905.

J. E. Carnes.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$48,614 81	Capital Stock Paid In.....	\$16,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	34 05	Undivided Profits, less Current Expenses and Taxes Paid.....	1,916 40
Bonds and Stocks owned by the Bank.....		Due to Banks and Bankers in this State.....	
Banking House.....	1,600 71	Due to Banks and Bankers in other States.....	
Furniture and Fixtures.....	1,660 44	Due Unpaid Dividends.....	
Other Real Estate.....		Individual Deposits subject to Check Savings Deposits.....	44,254 93
Due from Banks and Bankers in this State.....	15,509 33	Demand Certificates.....	
Due from Banks and Bankers in other States.....	13,443 35	Time Certificates.....	22,157 69
Currency.....	3,374 00	Certified Checks.....	
Gold.....	125 00	Cashier's Checks.....	362 46
Silver, Nickels and Pennies.....	977 44	Due to Clearing House.....	
Checks and Cash Items.....	1,407 44	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Profit and Loss.....			
Interest Paid.....	135 01		
Depositors Guarantee Fund.....	2,800 90		
<b>Total.....</b>	<b>\$89,691 48</b>	<b>Total.....</b>	<b>\$89,691 48</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$107 00	Good.....	\$48,614 81
In Judgment.....		Doubtful.....	
Not in Suit.....	48,507 81	Worthless.....	
<b>Total.....</b>	<b>\$48,614 81</b>	<b>Total.....</b>	<b>\$48,614 81</b>

**S. Lemon Banking Co., Acworth.****BANK EXAMINER'S REPORT.**

November 17, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 4,000 00	Capital Stock Paid In	\$ 30,000 00
Loans on Collateral other than R. E.	29,043 50	Surplus Fund	7,200 00
Loans on Personal Endorsement	25,820 55	Undivided Profits, less Current Expenses and Taxes Paid	3,023 91
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	583 58
Demand Loans	2,399 05	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	2,575 50	Individual Deposits subject to Check	34,095 51
Overdrafts, See Schedule	494 68	Savings Deposits	-----
Overdrafts secured by Cotton	2,094 78	Demand Certificates	15,396 94
Bonds and Stocks owned by the Bank	2,856 99	Time Certificates	-----
Banking House	2,856 99	Certified Checks	-----
Furniture and Fixtures	-----	Cashier's Checks	-----
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	4,621 59	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	14,591 46	Bills Payable, including Time Certificates representing Borrowed Money	5,000 00
Currency	5,480 00	All other Liabilities	-----
Gold	637 50		
Silver, Nickels and Pennies	418 78		
Checks and other Cash Items	256 56		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 95,209 94</b>	<b>Total</b>	<b>\$ 95,209 94</b>

**LOANS AND DISCOUNTS.**

In Suit	-----	Good	\$ 63,847 60
In Judgment	-----	Doubtful	-----
Not in Suit	63,847 60	Worthless	-----
<b>Total</b>	<b>\$ 63,847 60</b>	<b>Total</b>	<b>\$ 63,847 60</b>

**S. Lemon Banking Co., Acworth.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 18th, 1906.		Begun Business January 1, 1909.	
Orlando Awtry President.		Geo. L. Lemon Cashier.	
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 63,920 47	Capital Stock Paid in	\$ 30,000 00
Demand Loans	-----	Surplus Fund	7,200 00
Overdrafts	1,771 37	Undivided Profits, less Current Expenses and Taxes Paid	2,995 74
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	-----	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	2,856 99	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	35,449 57
Due from Banks and Bankers in this State	5,289 94	Savings Deposits	-----
Due from Banks and Bankers in other States	14,503 47	Demand Certificates	15,396 94
Currency	6,633 00	Time Certificates	-----
Gold	637 50	Certified Checks	-----
Silver, Nickels and Pennies	446 70	Cashier's Checks	28 19
Checks and Cash Items	11 00	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills payable, including Time Certificates representing Borrowed Money	5,000 00
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 96,070 44</b>	<b>Total</b>	<b>\$ 96,070 44</b>
LOANS AND DISCOUNTS.			
In Suit	-----	Good	\$ 63,920 47
In Judgment	-----	Doubtful	-----
Not in Suit	63,920 47	Worthless	-----
<b>Total</b>	<b>\$ 63,920 47</b>	<b>Total</b>	<b>\$ 63,920 47</b>

## Bank of Adairsville, Adairsville.

## BANK EXAMINER'S REPORT.

December 3, 1909.

RESOURCES		LIABILITIES	
Loans On Real Estate.....	\$ 6,872 57	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	36,450 00	Surplus Fund.....	-----
Loans on Personal Endorsement.....	75,190 64	Undivided Profits, less Current Expenses and Taxes Paid.....	26,417 59
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	13,500 00
Demand Loans.....	39,481 23	Due to Banks and Bankers in other States.....	21,500 00
Loan and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	64,785 30
Overdrafts, See Schedule.....	4 34	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	36,323 90
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	-----	Cashier's Checks.....	1,937 27
Furniture and Fixtures.....	-----	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	3,901 20	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Due from Banks and Bankers in other States.....	17,517 13	All other Liabilities.....	-----
Currency.....	4,064 00		
Gold.....	1,110 00		
Silver, Nickels and Pennies.....	1,062 83		
Checks and other Cash Items.....	289 63		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	592 69		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,927 80		
Total.....	\$ 189,464 06	Total.....	\$ 189,464 06

## LOANS AND DISCOUNTS.

In Suit.....	-----	Good.....	\$ 157,419 44
In Judgment.....	-----	Doubtful.....	575 00
Not in Suit.....	157,994 44	Worthless.....	-----
Total.....	\$ 157,994 44	Total.....	\$ 157,994 44

## Bank of Adairsville, Adairsville.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter March 21st, 1899. H. M. Veach.....President.		Begun Business March 24th, 1899. O. B. Bishop.....Cashier.	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 128,088 18	Capital Stock Paid in.....	\$ 25,000 00
Demand Loans.....	32,544 15	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	25,768 83
Bonds and Stock owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	-----	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	-----	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	61,230 61
Due from Banks and Bankers in this State.....	8,271 84	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	9,048 46	Time Certificates.....	36,423 90
Currency.....	3,459 00	Certified Checks.....	-----
Gold.....	1,080 00	Cashier's Checks.....	874 77
Silver, Nickels and Pennies.....	1,327 43	Due to Clearing House.....	-----
Checks and Cash Items.....	173 93	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profits and Loss.....	-----	Demand Deposits.....	35,000 00
Interest Paid.....	295 12		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 184,298 11	Total.....	\$ 184,298 11

## LOANS AND DISCOUNTS.

In Suit.....	-----	Good.....	\$ 160,067 33
In Judgment.....	3,807 95	Doubtful.....	575 00
Not in Suit.....	156,334 38	Worthless.....	-----
Total.....	\$ 160,642 33	Total.....	\$ 160,642 33



**Bank of Adel, Adel.****BANK EXAMINER'S REPORT.**

September 13, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	10,131 66
Demand Loans.....	1,972 52	Due to Banks and Bankers in this	-----
Loans and Discounts.....	104,943 35	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	3,945 91	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	48 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	61,711 66
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	4,286 77	Demand Certificates.....	-----
Furniture and Fixtures.....	1,250 00	Time Certificates.....	23,623 75
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,990 35
State.....	3,786 80	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,076 88	Bills Payable, including Time Cer-	-----
Currency.....	15,931 00	tificates representing Borrowed	-----
Gold.....	10 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	5 27	All other Liabilities.....	-----
Checks and other Cash Items.....	196 92		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$137,405 42	Total.....	\$137,405 42

**LOANS AND DISCOUNTS.**

In Suit.....	\$3,768 32	Good.....	\$106,915 87
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	103,147 55	Worthless.....	-----
Total.....	\$106,915 87	Total.....	-----

**Bank of Adel, Adel.****OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Lewis.....President.

M. A. Crosby.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$85,572 16	Capital Stock Paid In.....	\$25,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	9,764 41	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	11,628 37
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,295 15	State.....	-----
Furniture and Fixtures.....	2,308 45	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	40 00
State.....	56,734 33	Individual Deposits subject to Check	129,651 97
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	18,745 06	Demand Certificates.....	-----
Currency.....	17,615 00	Time Certificates.....	22,106 13
Gold.....	5 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,267 67	Cashier's Checks.....	6,978 27
Checks and Cash Items.....	127 51	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$195,404 74	Total.....	\$195,404 74

**LOANS AND DISCOUNTS.**

In Suit.....	-----	Good.....	\$85,572 16
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	-----	Total.....	-----

## Citizens Bank, Adel.

## BANK EXAMINER'S REPORT.

September 13, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$-----	Capital Stock Paid In	\$20,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	-----	penses and Taxes Paid	884 80
Demand Loans	6,057 15	Due to Banks and Bankers in this	-----
Loans and Discounts	63,253 69	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	1,188 96	States	10,000 00
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	21,391 34
Bank	-----	Savings Deposits	-----
Banking Houses	5,447 81	Demand Certificates	-----
Furniture and Fixtures	3,711 58	Time Certificates	10,910 96
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	628 99
State	2,389 36	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	27,500 00
other States	4,103 15	Bills Payable, including Time Cer-	-----
Currency	1,775 00	tificates representing Borrowed	-----
Gold	75 00	Money	-----
Silver, Nickels and Pennies	670 28	All other Liabilities	-----
Checks and other Cash Items	127 06		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All Other Resources	-----		
Depositors Guarantee Fund	2,927 05		
Total	\$91,816 09	Total	\$91,816 09
LOANS AND DISCOUNTS.			
In Suit	\$5,660 35	Good	\$67,401 67
In Judgment	-----	Doubtful	1,909 17
Not in Suit	63,650 49	Worthless	-----
Total	\$69,310 84	Total	\$69,310 84

## Citizens Bank, Adel.

## OFFICIAL STATEMENT.

November 16, 1909.

W. H. Baskin

President.

J. E. Pitts

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$45,740 47	Capital Stock Paid In	\$20,000 00
Demand Loans	-----	Surplus Fund	-----
Overdrafts	1,298 43	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	2,950 11
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	5,447 81	State	-----
Furniture and Fixtures	3,711 58	Due to Banks and Bankers in other	-----
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	2,517 39	Individual Deposits subject to Check	40,042 51
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	6,591 16	Demand Certificates	-----
Currency	6,000 00	Time Certificates	8,413 96
Gold	50 00	Certified Checks	-----
Silver, Nickels and Pennies	986 00	Cashier's Checks	903 94
Checks and Cash Items	1,125 05	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	4,248 00	Bills Payable, including Time Cer-	-----
Interest Paid	2,094 54	tificates representing Borrowed	-----
Depositors Guarantee Fund	-----	Money	7,500 00
Total	\$79,810 52	Total	\$79,810 52
LOANS AND DISCOUNTS.			
In Suit	\$5,268 20	Good	\$43,775 77
In Judgment	4,227 20	Doubtful	1,964 70
Not in Suit	36,245 07	Worthless	-----
Total	\$45,740 47	Total	\$45,740 47

## Union Savings Bank, Adrian.

## BANK EXAMINER'S REPORT.

September 9, 1909.

Examined by J. S. Hollinshead.

RESOURCES..		LIABILITIES	
Loans on Real Estate.....	\$ 1,530 59	Capital Stock Paid In.....	\$ 32,000 00
Loans on Collateral other than R. E.....	3,136 00	Surplus Fund.....	-----
Loans on Personal Endorsement.....	16,822 36	Undivided Profits, less Current Expenses and Taxes Paid.....	-----
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	495 74
Demand Loans.....	16 48	Due to Banks and Bankers in other States.....	101 07
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	8,322 69	Individual Deposits subject to Check Savings Deposits.....	1,914 34
Overdrafts, See Schedule.....	924 51	Demand Certificates.....	-----
Overdrafts secured by Cotton Bank.....	-----	Time Certificates.....	4,114 09
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	-----	Cashier's Checks.....	517 55
Furniture and Fixtures.....	2,917 16	Due to Clearing House.....	-----
Other Real Estate.....	3,950 00	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	1,000 00
Due from Banks and Bankers in other States.....	-----	All other Liabilities.....	-----
Currency.....	183 00		
Gold.....	-----		
Silver, Nickels and Pennies.....	3 02		
Checks and other Cash Items.....	527 70		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	731 98		
Interest Paid.....	764 19		
All other Resources.....	313 41		
<b>Total.....</b>	<b>\$ 40,143 09</b>	<b>Total.....</b>	<b>\$ 40,143 09</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ 11,656 93	Good.....	-----
In Judgment.....	1,681 48	Doubtful.....	790 50
Not in Suit.....	-----	Worthless.....	6,017 50
<b>Total.....</b>	<b>\$ 29,828 12</b>	<b>Total.....</b>	<b>\$ 29,828 12</b>

## Union Savings Bank, Adrian.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter April 25, 1908.			
T. J. James.....	President.	W. F. Staten.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 25,098 53	Capital Stock Paid In.....	32,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	556 04	Undivided Profits, less Current Expenses and Taxes Paid.....	-----
Bonds and Stocks owned by the Bank.....	313 41	Due to Banks and Bankers in this State.....	147 52
Banking House.....	-----	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	2,917 16	Due Unpaid Dividends.....	-----
Other Real Estate.....	3,550 00	Individual Deposits subject to Check Savings Deposits.....	1,113 11
Due from Banks and Bankers in this State.....	-----	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	16 23	Time Certificates.....	1,332 00
Currency.....	400 00	Certified Checks.....	-----
Gold.....	-----	Cashier's Checks.....	1,198 00
Silver, Nickels and Pennies.....	7 60	Due to Clearing House.....	-----
Checks and Cash Items.....	1,006 00	Notes and Bills Rediscounted.....	-----
Exchanges for Clearing House.....	850 23	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profit and Loss.....	985 43		
Interest Paid.....	-----		
<b>Total.....</b>	<b>\$ 35,790 63</b>	<b>Total.....</b>	<b>\$ 35,790 63</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ 11,860 76	Good.....	\$ 18,114 53
In Judgment.....	1,265 00	Doubtful.....	967 00
Not in Suit.....	11,972 77	Worthless.....	6,017 00
<b>Total.....</b>	<b>\$ 25,098 53</b>	<b>Total.....</b>	<b>\$ 25,098 53</b>

**Bank of Alapaha, Alapaha.****BANK EXAMINER'S REPORT.**

September 24, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund	8,500 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	1,764 74
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	15,000 00	Due to Banks and Bankers in other States	
Loans and Discounts	57,734 80	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	34,281 26
Overdrafts, See Schedule		Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	46,833 25
Banking House	1,400 00	Certified Checks	
Furniture and Fixtures	1,050 00	Cashier's Checks	
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	21,431 37	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	6,968 49	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	1,802 00	All other Liabilities	
Gold	115 00		
Silver, Nickels and Pennies	668 50		
Checks and other Cash Items	209 09		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 106,379 25</b>	<b>Total</b>	<b>\$ 106,379 25</b>

**LOANS AND DISCOUNTS.**

In Suit		Good	\$72,734 80
In Judgment	276 88	Doubtful	
Not in Suit	72,457 92	Worthless	
<b>Total</b>	<b>\$ 72,734 80</b>	<b>Total</b>	<b>\$ 72,734 80</b>

**Bank of Alapaha, Alapaha.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March 4, 1905.

Begun Business April 1, 1905.

M. J. McMillan.....President

F. T. Tiller.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 53,436 43	Capital Stock Paid In	\$ 15,000 00
Demand Loans	25,040 00	Surplus Fund	8,500 00
Overdrafts	953 42	Undivided Profits, less Current Expenses and Taxes Paid	3,103 03
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	1,400 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	1,050 00	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	45,317 25
Due from Banks and Bankers in this State	24,357 80	Savings Deposits	
Due from Banks and Bankers in other States	5,663 74	Demand Certificates	
Currency	4,035 00	Time Certificates	43,182 61
Gold	5 00	Certified Checks	74 91
Silver, Nickels and Pennies	1,281 64	Cashier's Checks	3,239 86
Checks and Cash Items	313 59	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid	831 04		
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 118,417 66</b>	<b>Total</b>	<b>\$ 118,417 66</b>

**LOANS AND DISCOUNTS.**

In Suit		Good	\$ 78,476 43
In Judgment		Doubtful	
Not in Suit	78,476 43	Worthless	
<b>Total</b>	<b>\$ 78,476 43</b>	<b>Total</b>	<b>\$ 78,476 43</b>

**Exchange Bank, Albany.****BANK EXAMINER'S REPORT.**

October 7, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$-----	Capital Stock Paid In	\$57,200 00
Loans on Collateral other than R. E.	-----	Surplus Fund	34,320 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans	-----	penses and Taxes Paid	19,747 87
Demand Loans	4,500 00	Due to Banks and Bankers in this	
Loans and Discounts	158,958 68	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	4,868 68	States	-----
Overdrafts secured by Cotton	65,907 63	Due Unpaid Dividends	5 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	358,216 53
Bank	33,125 00	Savings Deposits	-----
Banking House	35,891 08	Demand Certificates	-----
Furniture and Fixtures	5,800 00	Time Certificates	-----
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this		Cashier's Checks	182 90
State	79,286 06	Due to Clearing House	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted	-----
other States	30,970 27	Bills Payable, including Time Cer-	
Currency	40,705 00	tificates representing Borrowed	
Gold	4,000 00	Money	-----
Silver, Nickels and Pennies	4,188 17	All other Liabilities	-----
Checks and other Cash Items	1,471 73		
Checks and Exchanges for the Clear-			
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$469,672 30	Total	\$469,672 30

**LOANS AND DISCOUNTS.**

In Suit	\$ 1,110 00	Good	\$ 163,458 68
In Judgment	-----	Doubtful	-----
Not in Suit	162,348 68	Worthless	-----
Total	\$163,458 68	Total	-----

**Exchange Bank, Albany.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business 1893.	
S. B. Brown	President.	W. C. Scovill	Cashier.
RESOURCES		LIABILITIES	
Advanced on Cotton	\$42,391 00	Capital Stock Paid In	\$57,200 00
Loans and Discounts	202,106 32	Surplus Fund	34,320 00
Demand Loans	4,700 00	Undivided Profits, less Current Ex-	
Overdrafts	4,430 14	penses and Taxes Paid	23,877 88
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank	33,125 00	State	-----
Banking House	35,891 08	Due to Banks and Bankers in other	
Furniture and Fixtures	5,800 00	States	-----
Other Real Estate	-----	Due Unpaid Dividends	5 00
Due from Banks and Bankers in this		Individual Deposits subject to Check	288,785 20
State	28,571 29	Savings Deposits	130 00
Due from Banks and Bankers in		Demand Certificates	-----
other States	13,654 24	Time Certificates	-----
Currency	24,174 00	Certified Checks	-----
Gold	347 50	Cashier's Checks	36 54
Silver, Nickels and Pennies	4,891 36	Due to Clearing House	-----
Checks and Cash Items	518 75	Notes and Bills Rediscounted	-----
Exchanges for the Clearing House	3,753 94	Bills Payable, including Time Cer-	
Profit and Loss	-----	tificates representing Borrowed	
Interest Paid	-----	Money	-----
Depositors Guarantee Fund	-----		
Total	\$104,354 62	Total	\$404,354 62

**LOANS AND DISCOUNTS.**

In Suit	\$1,110 00	Good	\$202,106 32
In Judgment	-----	Doubtful	-----
Not in Suit	200,996 32	Worthless	-----
Total	\$202,106 32	Total	\$202,106 32

**The Georgia Banking Co., Albany.****BANK EXAMINER'S REPORT.**

October 8, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$50,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	2,755 02
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	5,633 33	Due to Banks and Bankers in other States	
Loans and Discounts	89,456 80	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	119,275 53
Overdrafts, See Schedule	1,677 10	Savings Deposits	
Overdrafts secured by Cotton	8,740 98	Demand Certificates	
Bonds and Stocks owned by the Bank	1,700 00	Time Certificates	69 90
Banking House		Certified Checks	16 00
Furniture and Fixtures	5,793 58	Cashier's Checks	240 00
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	21,982 06	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	25,474 40	Bills Payable, including Time Certificates representing Borrowed Money	10,000 00
Currency	17,616 00	All other Liabilities	
Gold	460 00		
Silver, Nickels and Pennies	3,822 14		
Checks and other Cash Items			
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
Total	\$182,356 45	Total	\$182,356 45

**LOANS AND DISCOUNTS.**

In Suit	\$1,091 50	Good	\$95,090 19
In Judgment		Doubtful	
Not in Suit	93,998 69	Worthless	
Total	\$95,090 19	Total	

**The Georgia Banking Co., Albany.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jany. 1908.  
F. F. Putney

President.

Begun Business Feby. 1908.

J. E. Toole

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$83,185 79	Capital Stock Paid In	\$50,000 00
Demand Loans		Surplus Fund	
Overdrafts, Secured	11,302 59	Undivided Profits, less Current Expenses and Taxes paid	5,576 53
Bonds and Stocks owned by the Bank	1,700 00	Due to Banks and Bankers in this State	
Banking House		Due to Banks and Bankers in other States	
Furniture and Fixtures	5,793 58	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	124,846 49
Due from Banks and Bankers in this State	41,050 08	Savings Deposits	
Due from Banks and Bankers in other States	12,152 03	Demand Certificates	
Currency	14,000 00	Time Certificates	69 90
Gold		Certified Checks	30 71
Silver, Nickels and Pennies	3,000 00	Cashier's Checks	159 78
Checks and Cash Items	121 85	Due to Clearing House	
Exchanges for the Clearing House	1,300 00	Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid	1,771 33		
Collection Accounts	305 16		
Depositors Guarantee Fund			
Total	\$180,683 41	Total	\$180,683 41

**LOANS AND DISCOUNTS.**

In Suit	\$ 900 00	Good	\$82,185 79
In Judgment		Doubtful	
Not in Suit	82,285 79	Worthless	
Total	\$83,185 79	Total	\$83,185 79

**The Alpharetta Bank, Alpharetta.****BANK EXAMINER'S REPORT.**

November 18, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. F.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	40,932 90	penses and Taxes Paid	2,002 95
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	2,476 07	States	-----
Overdrafts secured by Cotton	2,346 42	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	37,732 21
Bank	-----	Savings Deposits	-----
Banking House	-----	Demand Certificates	-----
Furniture and Fixtures	1,220 00	Time Certificates	11,534 41
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	-----
State	13,329 07	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	8 52	Bills Payable, including Time Cer-	-----
Currency	4,857 00	tificates representing Borrowed	-----
Gold	645 00	Money	-----
Silver, Nickels and Pennies	32 74	All other Liabilities	-----
Checks and other Cash Items	421 85		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 66,269 57	Total	\$ 66,269 57

**LOANS AND DISCOUNTS.**

In Suit	-----	Good	40,932 90
In Judgment	-----	Doubtful	-----
Not in Suit	40,932 90	Worthless	-----
Total	\$ 40,932 90	Total	\$ 40,932 90

**The Alpharetta Bank, Alpharetta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jan. 15th, 1909.

Geo. D. Rucker President.

Begun Business Jan. 18th, 1909

Jno. W. Swilling Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 40,960 50	Capital Stock Paid in	\$ 15,000 00
Demand Loans	-----	Surplus Fund	-----
Overdrafts	4,822 52	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	2,135 15
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	-----	State	-----
Furniture and Fixtures	1,220 00	Due to Banks and Bankers in other	-----
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	9,250 39	Individual Deposits subject to Check	39,979 78
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	8 52	Demand Certificates	-----
Currency	11,292 00	Time Certificates	11,659 41
Gold	645 00	Certified Checks	-----
Silver, Nickels and Pennies	27 42	Cashier's Checks	-----
Checks and Cash Items	404 85	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	434 14	tificates representing Borrowed	-----
Depositors Guarantee Fund	-----	Money	-----
Total	\$ 69,065 34	Total	\$ 69,065 34

**LOANS AND DISCOUNTS.**

In Suit	-----	Good	\$ 40,960 50
In Judgment	-----	Doubtful	-----
Not in Suit	40,960 50	Worthless	-----
Total	\$ 40,960 50	Total	\$ 40,960 50

**Americus Trust & Savings Bank, Americus.****BANK EXAMINER'S REPORT.**

October 21, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R.E.....	-	Surplus Fund.....	-
Loans on Personal Endorsement.....	-	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-	penses and Taxes Paid.....	1,142 97
Demand Loans.....	2,200 00	Due to Banks and Bankers in this	
Loans and Discounts.....	37,332 09	State.....	-
Loans on one name party.....	-	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	-	States.....	-
Overdrafts secured by Cotton.....	-	Due Unpaid Dividends.....	-
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....	3,500 00	Savings Deposits.....	19,004 43
Banking House.....	-	Demand Certificates.....	-
Furniture and Fixtures.....	931 76	Time Certificates.....	-
Other Real Estate.....	-	Certified Checks.....	-
Due from Banks and Bankers in this		Cashier's Checks.....	-
State.....	1,720 00	Due to Clearing House.....	-
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-
other States.....	3,473 86	Bills Payable, including Time Cer-	
Currency.....	472 00	tificates representing Borrowed	
Gold.....	-	Money.....	15,000 00
Silver, Nickels and Pennies.....	17 69	All other Liabilities.....	-
Checks and other Cash Items.....	-		
Checks and Exchanges for the Clear			
ing House.....	500 00		
Profit and Loss.....	-		
Interest Paid.....	-		
All other Resources.....	-		
Depositors Guarantee Fund.....	-		
<b>Total.....</b>	<b>\$ 50,147 40</b>	<b>Total.....</b>	<b>\$ 50,147 40</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	-	Good.....	\$ 39,532 09
In Judgment.....	-	Doubtful.....	-
Not in Suit.....	39,532 09	Worthless.....	-
<b>Total.....</b>	<b>\$ 39,532 09</b>	<b>Total.....</b>	<b>\$ 39,532 09</b>

**Americus Trust & Savings Bank, Americus.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 13, 1906.		Regan Business Dec. 1906.	
L. A. Lowrey.....	President.	M. M. Lowrey.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,976 04	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-	Surplus Fund.....	-
Overdrafts.....	-	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,273 07
Bank.....	3,500 00	Due to Banks and Bankers in this	
Banking House.....	-	State.....	1,070 00
Furniture and Fixtures.....	931 76	Due to Banks and Bankers in other	
Other Real Estate.....	-	States.....	-
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-
State.....	-	Individual Deposits subject to Check	
Due from Banks and Bankers in		Savings Deposits.....	18,306 47
other States.....	4,003 17	Demand Certificates.....	-
Currency.....	2,505 00	Time Certificates.....	-
Gold.....	-	Certified Checks.....	-
Silver, Nickels and Pennies.....	1,622 45	Cashier's Checks.....	-
Checks and Cash Items.....	111 12	Due to Clearing House.....	-
Exchanges for the Clearing House.....	-	Notes and Bills Rediscounted.....	-
Profit and Loss.....	-	Bills Payable, including Time Cer-	
Interest Paid.....	-	tificates representing Borrowed	
Depositors Guarantee Fund.....	-	Money.....	8,000 00
<b>Total.....</b>	<b>\$ 43,649 54</b>	<b>Total.....</b>	<b>\$ 43,649 54</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	-	Good.....	\$ 30,976 04
In Judgment.....	-	Doubtful.....	-
Not in Suit.....	30,976 04	Worthless.....	-
<b>Total.....</b>	<b>\$ 30,976 04</b>	<b>Total.....</b>	<b>\$ 30,976 04</b>



**Bank of Commerce, Americus.****BANK EXAMINER'S REPORT.**

October 16, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$30,378 42	Capital Stock Paid In.....	\$65,000 00
Loans on Collateral other than R. E.....	34,736 28	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	78,641 17	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	23,798 48
Demand Loans.....	26,011 97	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	4,724 28
Loans on one name party.....	11,264 62	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	98 60	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	236,821 12
Bank.....	18,690 19	Savings Deposits.....	
Banking House.....		Demand Certificates.....	1,847 40
Furniture and Fixtures.....		Time Certificates.....	66,764 41
Other Real Estate.....	524 38	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	51,765 68	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	10,000 00
other States.....	136,980 89	Bills Payable, including Time Cer-	
Currency.....	4,081 00	tificates representing Borrowed	
Gold.....	995 00	Money.....	
Silver, Nickels and Pennies.....	961 04	All other Liabilities.....	
Checks and other Cash Items.....	340 66		
Checks and Exchanges for the Clear-			
ing House.....	14,476 79		
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$418,955 60	Total.....	\$418,955 69

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	\$190,032 46
In Judgment.....	\$316 38	Doubtful.....	
Not in Suit.....	189,716 08	Worthless.....	
Total.....	\$190,032 46	Total.....	\$190,032 46

**Bank of Commerce, Americus.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Sheffield.....	President.	E. D. Sheffield.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$145,438 32	Capital Stock Paid In.....	\$65,000 00
Demand Loans.....	26,735 59	Surplus Fund.....	10,000 00
Overdrafts.....	788 32	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	25,248 45
Bank.....	18,690 19	Due to Banks and Bankers in this	
Banking House.....		State.....	22,338 64
Furniture and Fixtures.....		Due to Banks and Bankers in other	
Other Real Estate.....	524 38	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	20,407 93	Individual Deposits subject to Check	213,573 97
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	147,150 17	Demand Certificates.....	220 93
Currency.....	29,374 00	Time Certificates.....	61,391 50
Gold.....	1,150 00	Certified Checks.....	
Silver, Nickels and Pennies.....	2,660 94	Cashier's Checks.....	
Checks and Cash Items.....	6,669 71	Due to Clearing House.....	1,806 06
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$309,589 55	Total.....	\$309,589 55

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	\$172,173 91
In Judgment.....		Doubtful.....	
Not in Suit.....	\$172,173 91	Worthless.....	
Total.....	\$172,173 91	Total.....	\$172,173 91

## Commercial City Bank, Americus.

## BANK EXAMINER'S REPORT.

October 20, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$-----	Capital Stock Paid In	\$50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	2,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	1,211 56
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	13,391 68	Due to Banks and Bankers in other States	-----
Loans and Discounts	95,665 82	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check	176,131 82
Overdrafts, See Schedule	2,907 51	Savings Deposits	-----
Overdrafts Secured by Cotton	71,862 54	Demand Certificates	-----
Bonds and Stocks owned by the Bank	2,000 00	Time Certificates	-----
Banking House	-----	Certified Checks	-----
Furniture and Fixtures	915 24	Cashier's Checks	-----
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	15,877 79	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	17,656 30	Bills Payable, including Time Certificates representing Borrowed Money	30,000 00
Currency	21,898 00	All other Liabilities	-----
Gold	-----		
Silver, Nickels and Pennies	838 13		
Checks and other Cash Items	16,330 37		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$259,343 38	Total	\$259,343 38

## LOANS AND DISCOUNTS.

In Suit	\$2,080 61	Good	\$109,057 50
In Judgment	-----	Doubtful	-----
Not in Suit	106,976 89	Worthless	-----
Total	\$109,057 50	Total	\$109,057 50

## Commercial City Bank, Americus.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter July 23, 1908.

Crawford Wheatley Vice-President.

Begun Business August 3, 1908.

R. E. McNulty Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$120,704 99	Capital Stock Paid In	50,000 00
Demand Loans	18,144 03	Surplus Fund	2,000 00
Overdrafts and Advances on Cotton	28,553 80	Undivided Profits, less Current Expenses and Taxes Paid	3,138 54
Bonds and Stocks owned by the Bank	2,000 00	Due to Banks and Bankers in this State	-----
Banking House	-----	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	915 24	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	167,171 70
Due from Banks and Bankers in this State	13,548 30	Savings Deposits	-----
Due from Banks and Bankers in other States	23,666 85	Demand Certificates	-----
Currency	28,692 00	Time Certificates	22,909 29
Gold	2,540 00	Certified Checks	-----
Silver, Nickels and Pennies	1,829 01	Cashier's Checks	-----
Checks and Cash Items	5,125 31	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	-----	Reserved for Taxes	500 00
Depositor's Guarantee Fund	-----		
Total	\$245,719 53	Total	\$245,719 53

## LOANS AND DISCOUNTS.

In Suit	\$1,776 91	Good	\$138,849 02
In Judgment	-----	Doubtful	-----
Not in Suit	137,072 11	Worthless	-----
Total	\$138,849 02	Total	\$138,849 02

**Planters Bank, Americus.****BANK EXAMINER'S REPORT.**

October 19, 1909.

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....100,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....13,007 75
Demand Loans.....1,462 72	Due to Banks and Bankers in this
Loans and Discounts.....296,170 90	State.....19,951 49
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....13,991 11	States.....
Overdrafts secured by Cotton.....78,123 13	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check.....219,796 36
Bank.....	Savings Deposits.....12,662 08
Banking House.....21,961 34	Demand Certificates.....132 00
Furniture and Fixtures.....	Time Certificates.....125,470 46
Other Real Estate.....2,548 20	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State.....51,135 00	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....99,035 53	Bills Payable, including Time Cer-
Currency.....18,216 00	tificates representing Borrowed
Gold.....2,840 00	Money.....70,000 00
Silver, Nickels and Pennies.....3,200 53	All other Liabilities.....
Checks and other Cash Items.....14,216 63	
Checks and Exchanges for the Clear-	
ing House.....4,157 39	
Profit and Loss.....	
Interest Paid.....3,961 66	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 611,020 14	Total.....\$ 611,020 14

**LOANS AND DISCOUNTS.**

In Suit.....	Good.....\$ 296,633 62
In Judgment.....	Doubtful.....1,000 00
Not in Suit.....297,633 62	Worthless.....
Total.....\$ 297,633 62	Total.....\$ 297,633 62

**Planters Bank, Americus.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 13, 1891.

Began Business February 20, 1892.

L. G. Council.....President.

C. M. Council.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 315,603 97	Capital Stock Paid In.....\$ 50,000 00
Demand Loans.....10,924 91	Surplus Fund.....100,000 00
Demand Loans on Cotton.....43,516 35	Undivided Profits, less Current Ex-
Overdrafts.....4,870 20	penses and Taxes Paid.....11,914 18
Bonds and Stocks owned by the	Due to Banks and Bankers in this
Bank.....	State.....2,965 68
Banking House.....21,961 34	Due to Banks and Bankers in other
Furniture and Fixtures.....	States.....
Other Real Estate.....2,548 20	Due Unpaid Dividends.....
Due from Banks and Bankers in this	Individual Deposits subject to Check.....230,150 25
State.....31,840 17	Savings Deposits.....
Due from Banks and Bankers in	Demand Certificates.....222 00
other States.....53,125 45	Time Certificates.....127,200 97
Currency.....43,180 00	Certified Checks.....
Gold.....1,675 00	Cashier's Checks.....
Silver, Nickels and Pennies.....5,719 30	Due to Clearing House.....
Checks and Cash Items.....17,487 19	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....30,000 00
Total.....\$ 552,452 08	Total.....\$ 552,452 08

**LOANS AND DISCOUNTS.**

In Suit.....	Good.....\$ 315,603 97
In Judgment.....	Doubtful.....
Not in Suit.....315,603 97	Worthless.....
Total.....\$ 315,603 97	Total.....\$ 315,603 97

**Bank of Southwestern Georgia, Americus.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 75,675 00	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E.....	104,255 50	Surplus Fund.....	-----
Loans on Personal Endorsement.....	67,614 04	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	49,856 70
Demand Loans.....	11,947 60	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	23,658 76
Loans on one name party.....	5,600 00	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	4,503 42	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	183 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	128,204 51
Bank.....	4,000 00	Savings Deposits.....	-----
Banking House.....	7,000 00	Demand Certificates.....	5,358 27
Furniture and Fixtures.....	5,136 04	Time Certificates.....	42,034 01
Other Real Estate.....	13,836 12	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	22,722 92	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	96,190 94	Bills Payable, including Time Cer-	-----
Currency.....	23,102 00	tificates representing Borrowed	-----
Gold.....	595 00	Money.....	108,000 00
Silver, Nickels and Pennies.....	2,263 71	All other Liabilities.....	-----
Checks and other Cash Items.....	8,856 20		
Checks and Exchanges for the Clear-	-----		
ing House.....	3,826 76		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 457,325 25	Total.....	\$ 457,325 25

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,927 18	Good.....	\$ 265,002 14
In Judgment.....	4,561 42	Doubtful.....	-----
Not in Suit.....	255,603 54	Worthless.....	-----
Total.....	\$ 265,092 14	Total.....	\$ 265,002 14

**Bank of Southwestern Georgia, Americus.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter January 12, 1887.  
A. W. Smith.....President.Begun Business 1887. .  
N. M. Dudley.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 267,647 65	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	13,729 27	Surplus Fund.....	-----
Overdrafts.....	7,421 73	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	51,156 22
Bank.....	4,000 00	Due to Banks and Bankers in this	-----
Banking House.....	7,000 00	State.....	32,929 93
Furniture and Fixtures.....	5,751 63	Due to Banks and Bankers in other	-----
Other Real Estate.....	14,580 66	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	183 00
State.....	68,167 54	Individual Deposits subject to Check	192,759 18
Due from Banks and Bankers in	-----	Savings Deposits.....	14,711 63
other States.....	42,780 28	Demand Certificates.....	8,566 19
Currency.....	35,745 00	Time Certificates.....	57,054 12
Gold.....	550 00	Certified Checks.....	-----
Silvers Nickels and Pennies.....	4,948 79	Cashier's Checks.....	1,852 40
Check and Cash Items.....	19,348 40	Due to Clearing House.....	-----
Advance on Cotton.....	15,830 09	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	-----	Money.....	63,000 00
Depositors Guarantee Fund.....	-----		
Total.....	\$ 507,501 04	Total.....	\$ 507,501 04

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,043 02	Good.....	\$ 273,013 78
In Judgment.....	4,320 12	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ 8,363 14	Total.....	\$ 273,013 78

**Bank of Arabi, Arabi.****BANK EXAMINER'S REPORT.**

October 1, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$.....	Capital Stock Paid In.....	\$15,000 00.
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	531 06
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	15,060 82	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	.....	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	17,937 34
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	2,167 08	Demand Certificates.....	.....
Furniture and Fixtures.....	1,502 48	Time Certificates.....	480 95
Other Real Estate.....	800 00	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	463 02
State.....	3,836 79	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	9,235 94	Bills Payable, including Time Cer-	.....
Currency.....	723 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	.....
Silver, Nickels and Pennies.....	410 05	All other Liabilities.....	.....
Checks and other Cash Items.....	10 00		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	675 21		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$34,421 37</b>	<b>Total.....</b>	<b>\$34,421 37</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$442 12	Good.....	\$15,060 82
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	14,618 70	Worthless.....	.....
<b>Total.....</b>	<b>\$15,060 82</b>	<b>Total.....</b>	<b>\$15,060 82</b>

**Bank of Arabi, Arabi.****OFFICIAL STATEMENT.**

November 16, 1909.

W. L. Brown.....President.		F. C. Tabor.....Cashier.	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$17,599 01	Capital Stock Paid In.....	\$15,000 00.
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	.....	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	850 32
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	2,167 08	State.....	.....
Furniture and Fixtures.....	1,502 48	Due to Banks and Bankers in other	.....
Other Real Estate.....	800 00	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	2,895 27	Individual Deposits subject to Check	16,418 75
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	5,540 53	Demand Certificates.....	.....
Currency.....	982 00	Time Certificates.....	78 91
Gold.....	20 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	124 28	Cashier's Checks.....	73 85
Checks and Cash Items.....	73 00	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	688 21	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
<b>Total.....</b>	<b>\$32,421 83</b>	<b>Total.....</b>	<b>\$32,421 86</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 25 00	Good.....	\$17,599 01
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	17,574 01	Worthless.....	.....
<b>Total.....</b>	<b>\$17,599 01</b>	<b>Total.....</b>	<b>\$17,599 01</b>

**Bank of Arlington, Arlington.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	-----	Capital Stock Paid In	\$42,500 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	10,742 41
Miscellaneous Loans	\$58,073 93	Due to Banks and Bankers in this State	1,310 84
Demand Loans	10,505 25	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check	70,765 88
Overdrafts, See Schedule	5,840 68	Savings Deposits	-----
Overdrafts secured by Cotton	2,461 96	Demand Certificates	-----
Bonds and Stocks owned by the Bank	-----	Time Certificates	6,121 72
Banking House	2,000 00	Certified Checks	-----
Furniture and Fixtures	1,255 00	Cashier's Checks	828 94
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	18,210 04	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	29,730 49	Bills Payable, including Time Certificates representing Borrowed Money	-----
Currency	1,772 00	All other Liabilities	-----
Gold	860 00		
Silver, Nickels and Pennies	1,260 44		
Checks and other Cash Items	-----		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$132,269 79</b>	<b>Total</b>	<b>\$132,269 79</b>

**LOANS AND DISCOUNTS.**

In Suit	-----	Good	\$68,538 18
In Judgment	-----	Doubtful	41 00
Not in Suit	\$68,579 18	Worthless	-----
<b>Total</b>	<b>\$68,579 18</b>	<b>Total</b>	<b>\$68,579 18</b>

**Bank of Arlington, Arlington.****OFFICIAL STATEMENT.**

November 16, 1909.

G. W. Harrison.....President.

W. E. Bostwick.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$61,046 38	Capital Stock Paid In	\$44,500 00
Demand Loans	10,413 25	Surplus Fund	12,115 98
Overdrafts	6,850 54	Undivided Profits, less Current Expenses and Taxes Paid	-----
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	2,000 00	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	1,255 00	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	66,706 52
Due from Banks and Bankers in this State	11,147 14	Savings Deposits	-----
Due from Banks and Bankers in other States	33,621 26	Demand Certificates	-----
Currency	2,760 00	Time Certificates	4,950 23
Gold	875 00	Certified Checks	-----
Silver, Nickels and Pennies	1,285 40	Cashier's Checks	2,900 24
Checks and Cash Items	-----	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$131,262 97</b>	<b>Total</b>	<b>\$131,262 97</b>

**LOANS AND DISCOUNTS.**

In Suit	-----	Good	\$71,450 63
In Judgment	-----	Doubtful	-----
Not in Suit	\$71,459 63	Worthless	-----
<b>Total</b>	<b>\$71,459 63</b>	<b>Total</b>	<b>\$71,459 63</b>

**Ashburn Bank, Ashburn.****BANK EXAMINER'S REPORT.**

September 30, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	20,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	8,591 20
Demand Loans.....	16,157 28	Due to Banks and Bankers in this	
Loans and Discounts.....	140,657 75	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,961 43	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	155,960 24
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,301 76	Demand Certificates.....	-----
Furniture and Fixtures.....	2,941 73	Time Certificates.....	23,783 17
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	3,239 60
State.....	60,085 58	Clearing House Cert. Out.....	22 00
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	27,435 16	Bills Payable, including Time Cer-	
Currency.....	14,979 00	tificates representing Borrowed	
Gold.....	540 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	2,635 27	All other Liabilities.....	-----
Checks and other Cash Items.....	901 25		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$271,596 21	Total.....	\$ 271,596 21

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 156,772 03
In Judgment.....	135 50	Doubtful.....	43 00
Not in Suit.....	156,679 53	Worthless.....	-----
Total.....	\$ 156,815 03	Total.....	\$ 156,815 03

**Ashburn Bank, Ashburn.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter July 3, 1900.	President.	Regun Business July 17, 1900.	Cashier.
W. A. Shingler.....		R. C. Dunlop.....	

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 132,012 29	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	32,745 52	Surplus Fund.....	20,000 00
Overdrafts.....	3,176 18	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	10,561 67
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	3,301 76	State.....	6,396 17
Furniture and Fixtures.....	3,041 73	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	39,712 92	Individual Deposits subject to Check	96,435 09
Due from Banks and Bankers in		Savings Deposits.....	2,740 36
other States.....	4,347 80	Demand Certificates.....	-----
Currency.....	8,445 00	Time Certificates.....	31,843 17
Gold.....	595 00	Certified Checks.....	12 00
Silver, Nickels and Pennies.....	2,320 40	Cashier's Checks.....	2,594 50
Checks and Cash Items.....	594 69	Due to Clearing House.....	22 00
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	311 56	tificates representing Borrowed	
Depositor's Guarantee Fund.....	-----	Money.....	10,000 00
Total.....	\$ 230,604 94	Total.....	\$ 230,604 9

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 164,714 81
In Judgment.....	135 50	Doubtful.....	43 00
Not in Suit.....	164,622 31	Worthless.....	-----
Total.....	\$ 164,757 81	Total.....	\$ 164,757 81

**Citizens Bank, Ashburn.****BANK EXAMINER'S REPORT.**

September 30, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	10,541 90
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts	51,083 39	Due Unpaid Dividends	348 00
Loans on one name party		Individual Deposits subject to Check	57,566 27
Overdrafts, See Schedule	731 42	Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	5,292 06
Banking House	4,000 00	Certified Checks	
Furniture and Fixtures	3,172 93	Cashier's Checks	188 75
Other Real Estate	3,142 74	Due to Clearing House	
Due from Banks and Bankers in this State	15,413 65	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	24,030 52	Bills Payable, including Time Certificates representing Borrowed Money	17,500 00
Currency	12,312 00	All other Liabilities	
Gold	5 00		
Silver, Nickels and Pennies	927 41		
Checks and other Cash Items	759 01		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid	858 91		
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 116,436 98</b>	<b>Total</b>	<b>\$ 116,436 98</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 308 60	Good	\$ 51,083 39
In Judgment		Doubtful	
Not in Suit	50,684 79	Worthless	
<b>Total</b>	<b>\$ 51,083 39</b>	<b>Total</b>	<b>\$ 51,083 39</b>

**Citizens Bank, Ashburn.****OFFICIAL STATEMENT.**

November 16, 1909.

D. H. Davis	President.	T. F. Minter	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 46,300 24	Capital Stock Paid In	\$ 25,000 00
Demand Loans	382 10	Surplus Fund	
Overdrafts	699 84	Undivided Profits, less Current Expenses and Taxes Paid	11,020 86
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	4,000 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	3,172 93	Due Unpaid Dividends	348 00
Other Real Estate	3,142 74	Individual Deposits subject to Check	56,475 34
Due from Banks and Bankers in this State	21,415 52	Savings Deposits	
Due from Banks and Bankers in other States	6,980 30	Demand Certificates	
Currency	7,482 00	Time Certificates	5,379 57
Gold	5 00	Certified Checks	
Silver, Nickels and Pennies	2,859 10	Cashier's Checks	140 24
Checks and Cash Items	1,047 75	Clearing House Certificates	2 00
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss	30 07	Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid	847 52		
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 98,366 01</b>	<b>Total</b>	<b>\$ 98,366 01</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 222 50	Good	\$ 46,682 34
In Judgment	316 10	Doubtful	
Not in Suit	46,143 74	Worthless	
<b>Total</b>	<b>\$ 46,682 34</b>	<b>Total</b>	<b>\$ 46,682 34</b>



**Athens Savings Bank, Athens.****BANK EXAMINER'S REPORT.**

November 3, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	142,796 27
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	482,240 06	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	5,501 98	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	248,664 37
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	11,464 03	Demand Certificates.....	.....
Furniture and Fixture.....	4,471 00	Time Certificates.....	87,150 00
Other Real Estate.....	15,636 65	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	27,048 00	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	27,706 19	Bills Payable, including Time Cer-	.....
Currency.....	23,221 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	75,000 00
Silver, Nickels and Pennies.....	6,868 45	All other Liabilities, Int. unearned..	966 73
Checks and other Cash Items.....	420 01		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 604,577 37	Total.....	\$ 604,577 37

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,428 60	Good.....	\$ 482,240 06
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	480,811 46	Worthless.....	.....
Total.....	\$ 482,240 06	Total.....	\$ 482,240 06

**Athens Savings Bank, Athens.****OFFICIAL STATEMENT.**

November 16, 1909.

M. Stern.....President. G. A. Mell.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 482,403 75	Capital Stock Paid In.....	50,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	7,990 56	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	145,660 36
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	11,464 03	State.....	15,438 94
Furniture and Fixtures.....	4,471 00	Due to Banks and Bankers in other	.....
Other Real Estate.....	15,636 65	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	43,084 67	Individual Deposits subject to Check	273,477 99
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	16,218 47	Demand Certificates.....	.....
Currency.....	46,124 00	Time Certificates.....	87,150 00
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	6,782 11	Cashier's Checks.....	.....
Checks and Cash Items.....	12,552 05	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable.....	75,000 00
Interest Paid.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 646,727 29	Total.....	\$ 646,727 29

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 325 00	Good.....	\$ 482,403 75
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	482,078 75	Worthless.....	.....
Total.....	\$ 482,403 75	Total.....	\$ 482,403 75

## Citizens Bank &amp; Trust Co., Athens.

## BANK EXAMINER'S REPORT.

November 2, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 46,670 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	2,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	156 75
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	97,519 34	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	10,620 05	States.....	-----
Bonds and Stocks owned by the		Due Unpaid Dividends.....	40 00
Bank.....	-----	Individual Deposits subject to Check	82,365 90
Banking House.....	-----	Savings Deposits.....	-----
Furniture and Fixtures.....	5,444 80	Demand Certificates.....	-----
Other Real Estate.....	-----	Time Certificates.....	-----
Due from Banks and Bankers in this		Certified Checks.....	-----
State.....	19,548 54	Cashier's Checks.....	-----
Due from Banks and Bankers in		Due to Clearing House.....	-----
other States.....	593 07	Notes and Bills Rediscounted.....	-----
Currency.....	-----	Bills Payable, including Time Cer-	
Gold.....	-----	tificates representing Borrowed	
Silver, Nickels and Pennies.....	12,506 85	Money.....	15,000 00
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 146,232 65	Total.....	\$ 146,232 65
LOANS AND DISCOUNTS.			
In Suit.....	\$ 441 80	Good.....	\$ 97,519 34
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	97,017 54	Worthless.....	-----
Total.....	\$ 97,519 34	Total.....	\$ 97,519 34

## Citizens Bank &amp; Trust Co., Athens.

## OFFICIAL STATEMENT.

November 16, 1909.

W. H. Shelton.....	President.	R. W. Woods.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 93,538 22	Capital Stock Paid In.....	\$ 46,670 00
Demand Loans.....	-----	Surplus Fund.....	2,000 00
Overdrafts.....	13,710 78	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	442 54
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	5,444 80	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	40 00
State.....	3,165 04	Individual Deposits subject to Check	81,003 01
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	3,631 79	Demand Certificates.....	-----
Currency.....	1,865 00	Time Certificates.....	-----
Gold.....	250 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,518 34	Cashier's Checks.....	224 25
Checks and Cash Items.....	7,255 83	Due to Clearing House.....	-----
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 130,379 80	Total.....	\$ 130,379 80
LOANS AND DISCOUNTS.			
In Suit.....	-----	Good.....	\$ 93,538 22
In Judgment.....	256 00	Doubtful.....	-----
Not in Suit.....	93,282 22	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

## University Savings Bank, Athens.

## BANK EXAMINER'S REPORT.

November 3, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 40,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	20,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	18,683 54
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	153,067 51	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	702 17	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	111,431 72
Bank.....	1,700 00	Savings Deposits.....	-----
Banking House.....	9,199 25	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	-----
Other Real Estate.....	2,258 34	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	21,799 41	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	5,000 00
other States.....	5,490 56	Bills Payable, including Time Cer-	
Currency.....	-----	tificates representing Borrowed	
Gold.....	904 0	Money.....	-----
Silver, Nickels and Pennies.....		All other Liabilities.....	-----
Checks and other Cash Items.....			
Checks and Exchanges for the			
Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 195,115 26	Total.....	\$ 195,115 26

## LOANS AND DISCOUNTS.

In Suit.....	\$ 120 00	Good.....	\$ 153,992 51
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	153,872 51	Worthless.....	-----
Total.....	\$ 153,992 51	Total.....	\$ -----

## University Savings Bank, Athens.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter December 2nd, 1902.

Begun Business January 2nd, 1903.

Jno. J. Wilkins.....

President.

R. W. Sizor.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 153,247 17	Capital Stock Paid In.....	\$ 40,000 00
Demand Loans.....	-----	Surplus Fund.....	20,000 00
Overdrafts.....	714 23	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	19,036 94
Bank.....	1,700 00	Due to Banks and Bankers in this	
Banking House.....	6,000 00	State.....	-----
Furniture and Fixtures.....	3,199 25	Due to Banks and Bankers in other	
Other Real Estate.....	2,258 34	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	9,613 32	Individual Deposits subject to Check	101,663 87
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	9,250 28	Demand Certificates.....	-----
Currency.....	5,000 00	Time Certificates.....	6,475 45
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,193 67	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	5,000 00
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 192,176 26	Total.....	\$ 192,176 26

## LOANS AND DISCOUNTS.

In Suit.....	\$ 120 00	Good.....	\$ 149,747 17
In Judgment.....	3,858 60	Doubtful.....	3,500 00
Not in Suit.....	140,268 57	Worthless.....	-----
Total.....	\$ 153,247 17	Total.....	\$ 153,247 17

**Central Bank & Trust Corporation, Atlanta.****BANK EXAMINER'S REPORT.**

December 16, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens, C. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ 224,339 32	Capital Stock Paid In.....\$ 500,000 00
Loans on Collateral other than R. E.	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....167,253 17
Demand Loans.....318,519 42	Due to Banks and Bankers in this
Loans and Discounts.....1,725,662 59	State.....697,419 22
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....2,869 98	States.....77,064 85
Overdrafts secured by Cotton.....27,732 13	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check.....1,329,915 47
Bank.....494,399 57	Savings Deposits.....483,527 45
Banking House.....	Demand Certificates.....43,803 54
Furniture and Fixtures.....6,240 39	Time Certificates.....494,653 02
Other Real Estate.....	Certified Checks.....577 45
Due from Banks and Bankers in this	Cashier's Checks.....3,179 52
State.....119,303 58	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....645,810 60	Bills Payable, including Time Cer-
Currency.....84,578 00	tificates representing Borrowed
Gold.....20,902 50	Money.....100,000 00
Silver, Nickels and Pennies.....10,364 57	All other Liabilities.....
Checks and other Cash Items.....2,053 09	
Checks and Exchanges for the Clear-	
ing House.....211,870 38	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....3,019 57	
Depositors Guarantee Fund.....	
Total.....3,897,663 69	Total.....3,897,663 69

**LOANS AND DISCOUNTS.**

In Suit.....	Good.....2,268,521 33
In Judgment.....\$	Doubtful.....
Not in Suit.....2,268,521 33	Worthless.....
Total.....\$	Total.....\$

**Central Bank & Trust Corporation, Atlanta.****OFFICIAL STATEMENT.**

November 16, 1909.

Asa G. Candler.....President.

A. P. Coles.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$2,151,269 91	Capital Stock Paid In.....\$ 500,000 00
Demand Loans.....495,101 90	Surplus Fund.....
Overdrafts.....2,103 07	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....170,024 69
Bank.....483,556 57	Due to Banks and Bankers in this
Banking House.....	State.....854,495 07
Furniture and Fixtures.....9,322 01	Due to Banks and Bankers in other
Other Real Estate.....	States.....79,069 10
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....112,133 60	Individual Deposits subject to Check.....2,148,783 62
Due from Banks and Bankers in	Savings Deposits.....
other States.....769,820 57	Demand Certificates.....
Currency.....196,425 00	Time Certificates.....448,511 27
Gold.....28,840 00	Certified Checks.....6,168 29
Silver, Nickels and Pennies.....11,495 85	Cashier's Checks.....10,349 69
Checks and Cash Items.....4,230 33	Due to Clearing House.....
Exchanges for the Clearing House.....188,678 74	Notes and Bills Rediscounted.....235,575 82
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....
Total.....4,452,977 55	Total.....4,452,977 55

**LOANS AND DISCOUNTS.**

In Suit.....	Good.....2,646,371 81
In Judgment.....	Doubtful.....
Not in Suit.....2,646,371 81	Worthless.....
Total.....\$	Total.....\$

## Decatur Street Bank, Atlanta.

## BANK EXAMINER'S REPORT.

November 19, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	364 72
Miscellaneous Loans		Due to Banks and Bankers in this State	10,500 00
Demand Loans	130 00	Due to Banks and Bankers in other States	22,500 00
Loans and Discounts	76,118 99	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	40,307 29
Overdrafts, See Schedule	39 86	Savings Deposits	5,967 17
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	2,045 20
Banking House		Certified Checks	
Furniture and Fixtures	3,352 54	Cashier's Checks	
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	4,182 53	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	1,103 29	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	1,662 00	All other Liabilities	
Gold	125 00		
Silver, Nickels and Pennies	3,685 20		
Checks and other Cash Items	94 43		
Checks and Exchanges for the Clearing House, For Dp. 3d Nat'l Bank	3,482 34		
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund	2,707 20		
Total	\$ 96,684 38	Total	\$ 96,684 38

## LOANS AND DISCOUNTS.

In Suit	\$	Good	\$ 76,248 99
In Judgment		Doubtful	
Not in Suit	76,248 99	Worthless	
Total	\$ 76,248 99	Total	\$ 76,248 99

## Decatur Street Bank, Atlanta.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter July 27, 1907.

Begun Business Oct. 1, 1907.

W. M. Terry President.

V. M. Womack Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 76,221 37	Capital Stock Paid In	\$ 15,000 00
Demand Loans	140 00	Surplus Fund	
Overdrafts	51 94	Undivided Profits, less Current Expenses and Taxes Paid	401 10
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	10,500 00
Banking House		Due to Banks and Bankers in other States	22,500 00
Furniture and Fixtures	3,353 54	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	53,044 65
Due from Banks and Bankers in this State	7,349 30	Savings Deposits	
Due from Banks and Bankers in other States	4,675 43	Demand Certificates	
Currency	2,317 00	Time Certificates	1,907 50
Gold	40 00	Certified Checks	
Silver, Nickels and Pennies	3,360 38	Cashier's Checks	10 85
Checks and Cash Items		Due to Clearing House	
Exchanges for the Clearing House	5,812 20	Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid	42 94		
Depositors Guarantee Fund			
Total	\$ 103,364 10	Total	\$ 103,364 10

## LOANS AND DISCOUNTS.

In Suit	\$	Good	\$ 76,261 37
In Judgment		Doubtful	100 00
Not in Suit	76,361 37	Worthless	
Total	\$ 76,361 37	Total	\$ 76,361 37

**Farmers & Traders Bank, Atlanta.****BANK EXAMINER'S REPORT.**

December 3, 1909.

Examined by J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Ex-	
Miscellaneous Loans		penses and Taxes Paid	2,482 65
Demand Loans	76,661 39	Due to Banks and Bankers in this	
Loans and Discounts	182,125 99	State	120,000 00
Loans on one name party		Due to Banks and Bankers in other	
Overdrafts, See Schedule	27,408 16	States	28,500 00
Overdrafts secured by Cotton		Due Unpaid Dividends	175 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	145,690 04
Bank	22,982 95	Savings Deposits	18,746 08
Banking House		Demand Certificates	
Furniture and Fixtures	376 08	Time Certificates	17,641 97
Other Real Estate		Certified Checks	
Due from Banks and Bankers in this		Cashier's Checks	9,319 90
State	19,047 57	Due to Clearing House	
Due from Banks and Bankers in		Notes and Bills Rediscounted	
other States	13,105 04	Bills Payable, including Time Cer-	
Currency	2,056 00	tificates representing Borrowed	
Gold	410 00	Money	
Silver, Nickels and Pennies	5,901 06	All other Liabilities	
Checks and other Cash Items	14,658 70		
Checks and Exchanges for the Clear-			
ing House			
Profit and Loss			
Interest Paid			
All other Resources	2,822 70		
Depositors Guarantee Fund			
Total	\$ 367,555 64	Total	\$ 367,555 64

**LOANS AND DISCOUNTS.**

In Suit	\$ 660 00	Good	\$ 258,287 38
In Judgment		Doubtful	500 00
Not in Suit	258,127 38	Worthless	
Total	\$ 258,787 38	Total	\$ 258,787 38

**Farmers & Traders Bank, Atlanta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept., 1900.

Begun Business Nov., 1900.

W. D. Manley.....President.

P. W. Baker.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 200,854 56	Capital Stock Paid In	\$ 25,000 00
Demand Loans	53,131 33	Surplus Fund	
Overdrafts	38,415 61	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	4,071 89
Bank	22,982 95	Due to Banks and Bankers in this	
Banking House		State	148,000 00
Furniture and Fixtures	216 00	Due to Banks and Bankers in other	
Other Real Estate		States	19,500 00
Due from Banks and Bankers in this		Due Unpaid Dividends	
State	51,106 84	Individual Deposits subject to Check	175,723 40
Due from Banks and Bankers in		Savings Deposits	
other States	827 63	Demand Certificates	
Currency	13,714 00	Time Certificates	17,266 97
Gold	990 00	Certified Checks	
Silver, Nickels and Pennies	4,069 47	Cashier's Checks	14,352 94
Checks and Cash Items	17,706 81	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Cer-	
Interest Paid		tificates representing Borrowed	
Depositors Guarantee Fund		Money	
Total	\$ 403,915 20	Total	\$ 403,915 20

**LOANS AND DISCOUNTS.**

In Suit	\$ 100 00	Good	\$ 253,823 89
In Judgment		Doubtful	62 00
Not in Suit	253,785 89	Worthless	
Total	\$ 253,885 89	Total	\$ 253,885 89

**Georgia Savings Bank & Trust Co., Atlanta.****BANK EXAMINER'S REPORT.**

December 7, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens, C. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$.....	Capital Stock Paid In.....	\$ 200,000 00
Loans on Collateral other than R.E.....	.....	Surplus Fund.....	75,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	634,681 41	penses and Taxes Paid.....	9,402 11
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	.....	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	3 50
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....	62,729 00	Savings Deposits.....	407,367 33
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	1,994 86	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	67,894 37	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	6,000 49	Bills Payable, including Time Cer-	
Currency.....	3,442 00	tificates representing Borrowed	
Gold.....	4,530 00	Money.....	.....
Silver, Nickels and Pennies.....	1,197 66	All other Liabilities, Unearned Int.....	91,691 54
Checks and other Cash Items.....	1,413 69	Title Guarantee Co.....	419 00
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 783,883 48	Total.....	\$783,883 48
LOANS AND DISCOUNTS.			
In Suit.....	\$.....	Good.....	\$ 634,681 41
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	634,681 41	Worthless.....	.....
Total.....		Total.....	

**Georgia Savings Bank & Trust Co., Atlanta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 26, 1889.

Begun Business Aug. 31, 1899.

George M. Brown.....President.

Joseph E. Boston.....Secy &amp; Treas.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 593,109 83	Capital Stock Paid In.....	\$ 200,000 00
Demand Loans.....	.....	Surplus Fund.....	75,000 00
Overdrafts.....	.....	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	8,327 49
Bank.....	84,179 00	Unearned Interest.....	82,539 67
Banking House.....	.....	Due to Banks and Bankers in this	
Furniture and Fixtures.....	1,998 86	State.....	.....
Other Real Estate.....	.....	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	.....
State.....	50,680 23	Due Unpaid Dividends.....	3 50
Due from Banks and Bankers in		Time Deposits.....	318,274 04
other States.....	7,935 35	Savings Deposits.....	.....
Currency.....	4,992 00	Demand Certificates.....	.....
Gold.....	3,585 00	Time Certificates.....	64,102 62
Silver, Nickels and Pennies.....	1,245 14	Certified Checks.....	.....
Checks and Cash Items.....	521 91	Cashier's Checks.....	.....
Exchanges for the Clearing House.....	.....	Due to Clearing House.....	.....
Profit and Loss.....	.....	Notes and Bills Rediscounted.....	.....
Interest Paid.....	.....	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....	.....	tificates representing Borrowed	
		Money.....	.....
Total.....	\$ 748,247 32	Total.....	\$ 748,247 32
LOANS AND DISCOUNTS.			
In Suit.....	\$.....	Good.....	\$ 593,109 83
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	593,109 83	Worthless.....	.....
Total.....	\$ 593,109 83	Total.....	\$ 593,109 83

**Germania Savings Bank, Atlanta.****BANK EXAMINER'S REPORT.**

July 10, 1909.

Examined by J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 309,365 33	Capital Stock Paid In	\$ 200,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	16,059 03
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	-----	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check Savings Deposits	85,830 88
Overdrafts, See Schedule	-----	Demand Certificates	-----
Overdrafts secured by Cotton	-----	Time Certificates	-----
Bonds and Stocks owned by the Bank	23,900 00	Certified Checks	-----
Banking House	-----	Cashier's Checks	-----
Furniture and Fixtures	2,850 00	Due to Clearing House	-----
Other Real Estate	21,464 92	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in this State	6,440 38	Bills Payable, including Time Certificates representing Borrowed Money	10,000 00
Due from Banks and Bankers in other States	-----	All other Liabilities	-----
Currency	442 00	Unearned Interest	56,444 25
Gold	15 00		
Silver, Nickels and Pennies	279 09		
Checks and other Cash Items	1,770 94		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	1,806 50		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 368,334 16</b>	<b>Total</b>	<b>\$ 368,334 16</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 6,983 25	Good	\$ 309,165 33
In Judgment	-----	Doubtful	-----
Not in Suit	302,382 08	Worthless	200 00
<b>Total</b>	<b>\$ 309,365 33</b>	<b>Total</b>	<b>\$ 309,365 33</b>

**Germania Savings Bank, Atlanta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter, 1886.		Begun Business, 1887.	
J. G. St. Amand	President.	Peter F. Clarke	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 325,725 89	Capital Stock Paid In	\$ 200,000 00
Demand Loans	-----	Surplus Fund	-----
Overdrafts	-----	Undivided Profits, less Current Expenses and Taxes Paid	18,147 93
Bonds and Stocks owned by the Bank	25,200 00	Unearned Interest	55,354 52
Banking House	-----	Due to Banks and Bankers in this State	-----
Furniture and Fixtures	2,850 00	Due to Banks and Bankers in other States	-----
Other Real Estate	16,970 02	Due Unpaid Dividends	-----
Due from Banks and Bankers in this State	12,442 90	Savings Deposits	88,671 27
Due from Banks and Bankers in other States	-----	Savings Deposits	-----
Currency	2,245 00	Demand Certificates	-----
Gold	-----	Time Certificates	19,887 73
Silver, Nickels and Pennies	121 33	Certified Checks	-----
Checks and Cash Items	1,506 31	Cashier's Checks	-----
Exchanges for the Clearing House	-----	Due to Clearing House	-----
Profit and Loss	-----	Notes and Bills Rediscounted	-----
Interest Paid	-----	Bills Payable, including Time Certificates representing Borrowed Money	5,000 00
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 387,061 45</b>	<b>Total</b>	<b>\$ 387,061 45</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 5,900 00	Good	\$ 325,525 89
In Judgment	-----	Doubtful	200 00
Not in Suit	319,825 89	Worthless	-----
<b>Total</b>	<b>\$ 325,725 89</b>	<b>Total</b>	<b>\$ 325,725 89</b>



**Guarantee Trust & Banking Co., Atlanta.****BANK EXAMINER'S REPORT.**

December 9, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens, C. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	\$ 318,544 89
Loans on Collateral other than R.E.....		Surplus Fund.....	30,252 34
Loans on Personal Endorsement.....		Undivided Profits, less Current Expenses and Taxes Paid.....	15,506 29
Miscellaneous Loans.....	\$ 453,975 45	Due to Banks and Bankers in this State.....	106,492 31
Demand Loans.....		Due to Banks and Bankers in other States.....	2,066 19
Loans and Discounts.....		Due Unpaid Dividends.....	
Loans on one name party.....		Individual Deposits subject to Check.....	118,309 90
Overdrafts, See Schedule.....	944 66	Savings Deposits.....	15,005 60
Overdrafts secured by Cotton.....		Demand Certificates.....	
Bonds and Stocks owned by the Bank.....	34,520 00	Time Certificates.....	5,226 15
Banking House.....		Certified Checks.....	696 61
Furniture and Fixtures.....		Cashier's Checks.....	21 00
Other Real Estate.....		Due to Clearing House.....	
Due from Banks and Bankers in this State.....	121,442 73	Notes and Bills Rediscounted.....	25,000 00
Due from Banks and Bankers in other States.....	11,230 37	Bills Payable, including Time Certificates representing Borrowed Money.....	
Currency.....	11,829 00	All other Liabilities.....	187,106 60
Gold.....	1,010 00	Unpaid Capital Stock and Surplus.....	
Silver, Nickels and Pennies.....	2,285 12		
Checks and other Cash Items.....	530 36		
Checks and Exchanges for the Clearing House.....	253 59		
Profit and Loss.....			
Interest Paid.....			
All other Resources, viz.....			
Stock Notes.....	130,309 46		
Stock Subscriptions.....	47,489 45		
Interest on Stock Notes.....	9,307 69		
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 825,127 88</b>	<b>Total.....</b>	<b>\$ 825,127 88</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,127 90	Good.....	\$ 453,607 05
In Judgment.....	805 68	Doubtful.....	368 40
Not in Suit.....	452,041 87	Worthless.....	
<b>Total.....</b>	<b>\$ 453,975 45</b>	<b>Total.....</b>	<b>\$ 453,975 45</b>

**Guarantee Trust & Banking Co., Atlanta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Nov. 29th, 1907.

Begun Business Dec. 10th, 1907.

S. E. Smith.....President.

H. S. Miles.....Sec'y &amp; Treas.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 535,893 98	Capital Stock Paid In.....	\$ 452,355 55
Demand Loans.....	1,235 53	Surplus Fund.....	30,252 34
Overdrafts.....	1,230 45	Undivided Profits, less Current Expenses and Taxes Paid.....	20,533 48
Bonds and Stocks owned by the Bank.....	34,520 00	Due to Banks and Bankers in this State.....	125,463 23
Banking House.....		Due to Banks and Bankers in other States.....	4,373 38
Furniture and Fixtures.....		Due Unpaid Dividends.....	
Other Real Estate.....	100,000 00	Individual Deposits subject to Check.....	140,332 27
Due from Banks and Bankers in this State.....	129,960 59	Savings Deposits.....	14,079 67
Due from Banks and Bankers in other States.....	24,228 74	Demand Certificates.....	
Currency.....	10,297 00	Time Certificates.....	2,800 00
Gold.....	840 00	Certified Checks.....	500 00
Silver, Nickels and Pennies.....	3,875 48	Cashier's Checks.....	132 45
Checks and Cash Items.....	476 86	Due to Clearing House.....	
Exchanges for the Clearing House.....	3,263 74	Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Certificates representing Borrowed Money.....	55,000 00
Interest Paid.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 845,822 37</b>	<b>Total.....</b>	<b>\$ 845,822 37</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,603 88	Good.....	\$ 535,525 58
In Judgment.....		Doubtful.....	368 40
Not in Suit.....	534,290 10	Worthless.....	
<b>Total.....</b>	<b>\$ 535,893 98</b>	<b>Total.....</b>	<b>\$ 535,893 98</b>

# Union Savings Bank, Atlanta.

## BANK EXAMINER'S REPORT.

July 6, 1909.

Examined by J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 73,570 00
Loans on Collateral other than R. E.....		Surplus Fund.....	2,415 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	134,727 12	penses and Taxes Paid.....	1,044 75
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	45 51	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	39,827 41
Bank.....	8,065 00	Savings Deposits.....	64,763 43
Banking House.....		Demand Certificates.....	2,093 61
Furniture and Fixtures.....	1,000 00	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	28,661 62	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	4,621 16	Bills Payable, including Time Cer-	
Currency.....	9,729 00	tificates representing Borrowed	
Gold.....	400 00	Money.....	
Silver, Nickels and Pennies.....	313 59	All other Liabilities.....	4,000 00
Checks and other Cash Items.....	151 20		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 187,714 20	Total.....	\$ 187,714 20
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 134,727 12
In Judgment.....		Doubtful.....	
Not in Suit.....	134,727 12	Worthless.....	
Total.....	\$	Total.....	\$

# Union Savings Bank, Atlanta.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Nov. 13th, 1889.

Began Business August 10, 1904.

J. T. Holleman..... President.

J. W. Andrews..... Secretary.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 127,173 00	Capital Stock Paid In.....	\$ 77,100 00
Demand Loans.....		Surplus Fund.....	2,200 00
Overdrafts.....	2 91	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,133 45
Bank.....	6,315 00	Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,000 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	31,556 35	Individual Deposits subject to Check	35,565 36
Due from Banks and Bankers in		Savings Deposits.....	49,893 45
other States.....	5,092 22	Demand Certificates.....	4,200 00
Currency.....	3,566 00	Time Certificates.....	987 65
Gold.....	70 00	Certified Checks.....	
Silver, Nickels and Pennies.....	915 37	Cashier's Checks.....	
Checks and Cash Items.....	482 93	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
		Unearned Interest.....	3,093 87
Total.....	\$ 176,173 78	Total.....	\$ 176,173 78
LOANS AND DISCOUNTS.			
In Suit.....		Good.....	\$ 127,173 00
In Judgment.....		Doubtful.....	
Not in Suit.....	127,173 00	Worthless.....	
Total.....	\$ 127,173 00	Total.....	\$ 127,173 00

**Bank of Auburn, Auburn.****BANK EXAMINER'S REPORT.**

November 12, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	19,464 30	penses and Taxes Paid.....	878 21
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	336 88	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	17,538 55
Bank.....	5,000 00	Savings Deposits.....	-----
Banking House.....	1,695 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,654 96	Time Certificates.....	790 36
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	5,692 25	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,348 61	Bills Payable, including Time Cer-	-----
Currency.....	2,258 00	tificates representing Borrowed	-----
Gold.....	125 00	Money.....	3,500 00
Silver, Nickels and Pennies.....	99 52	All other Liabilities.....	-----
Checks and other Cash Items.....	41 60		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 37,716 12	Total.....	\$ 37,716 12

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 19,464 30
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	19,464 30	Worthless.....	-----
Total.....	\$ 19,464 30	Total.....	\$ 19,464 30

**Bank of Auburn, Auburn.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 8, 1907.

Begun Business Oct. 8, 1907.

T. C. Flanigan.....President.

W. H. Maxwell.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 18,011 45	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	1,526 38	Surplus Fund.....	-----
Overdrafts.....	574 37	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,360 68
Bank.....	5,000 00	Due to Banks and Bankers in this	-----
Banking House.....	1,695 00	State.....	-----
Furniture and Fixtures.....	1,654 96	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	3,310 56	Individual Deposits subject to Check	16,545 48
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,348 61	Demand Certificates.....	-----
Currency.....	1,330 00	Time Certificates.....	799 36
Gold.....	125 00	Certified Checks.....	-----
Silver, Nickels, and Pennies.....	132 38	Cashier's Checks.....	-----
Checks and Cash Items.....	13 75	Due to Clearing House.....	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	482 46	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	1,500 00
Total.....	\$ 35,204 92	Total.....	\$ 35,204 92

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 19,537 83
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	19,537 83	Worthless.....	-----
Total.....	\$ 19,537 83	Total.....	\$ 19,537 83

**Augusta Savings Bank, Augusta.****BANK EXAMINER'S REPORT.**

December 13, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	20,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	12,587 39
Demand Loans.....	121,424 67	Due to Banks and Bankers in this	
Loans and Discounts.....	509,053 94	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	702 19	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	799,196 33
Bank.....	200,000 00	Savings Deposits.....	-----
Banking House.....	44,940 91	Demand Certificates.....	-----
Furniture and Fixtures.....	6,791 18	Time Certificates.....	11,266 46
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	4,500 00
State.....	2,872 87	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	5,931 57	Bills Payable, including Time Cer-	
Currency.....	16,059 00	tificates representing Borrowed	
Gold.....	445 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	1,634 15	All other Liabilities.....	-----
Checks and other Cash Items.....	252 69		
Checks and Exchanges for the Clear-			
ing House.....	2,442 11		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 912,550 18	Total.....	\$ 912,550 18

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 630,271 56
In Judgment.....	-----	Doubtful.....	196 95
Not in Suit.....	630,468 51	Worthless.....	-----
Total.....	\$ 630,468 51	Total.....	\$ 630,468 51

**Augusta Savings Bank, Augusta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 14, 1879.

Begun Business 1882.

P. E. May.....President.

J. G. Weigle.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 493,577 96	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	104,089 90	Surplus Fund.....	20,000 00
Overdrafts.....	421 59	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	9,642 72
Bank.....	200,000 00	Due to Banks and Bankers in this	
Banking House.....	44,863 68	State.....	-----
Furniture and Fixtures.....	6,791 18	Due to Banks and Bankers in other	
Other Real Estate.....	4,500 00	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	798,130 73
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	5,327 10	Demand Certificates.....	-----
Currency.....	32,183 02	Time Certificates.....	11,266 46
Gold.....	410 00	Certified Checks.....	97 75
Silver, Nickels and Pennies.....	1,769 01	Cashier's Checks.....	-----
Checks and Cash Items.....	279 83	Due to Clearing House.....	10,808 23
Exchanges for the Clearing House.....	5,732 62	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 899,945 83	Total.....	\$ 899,945 89

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 10 25	Good.....	\$ 597,667 86
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	597,667 61	Worthless.....	-----
Total.....	\$ 597,667 86	Total.....	\$ 597,667 86

## Citizens Bank, Augusta.

## BANK EXAMINER'S REPORT.

December 13, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	23,039 43	Due to Banks and Bankers in this	-----
Loans and Discounts.....	213,244 50	State.....	500 00
Loans on one name party.....	2,998 73	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	8,629 29
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	197,105 52
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	10,906 69	Time Certificates.....	1,518 43
Other Real Estate.....	-----	Certified Checks.....	219 85
Due from Banks and Bankers in this	-----	Cashier's Checks.....	90 00
State.....	8,944 63	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	49,896 52
other States.....	28,487 32	Bills Payable, including Time Cer-	-----
Currency.....	11,183 00	tificates representing Borrowed	-----
Gold.....	1,170 00	Money.....	-----
Silver, Nickels and Pennies.....	2,525 94	All other Liabilities.....	-----
Checks and other Cash Items.....	79 25	Overs and Shorts.....	64 31
Checks and Exchanges for the Clear-	-----		
ing House.....	4,291 42		
Profit and Loss.....	1,153 01		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 308,023 92	Total.....	\$ 308,023 92

## LOANS AND DISCOUNTS.

In Suit.....	\$ 142 43	Good.....	\$ 236,083 93
In Judgment.....	-----	Doubtful.....	200 00
Not in Suit.....	236,141 50	Worthless.....	-----
Total.....	\$ 236,283 93	Total.....	\$ 236,283 93

## Citizens Bank, Augusta.

## OFFICIAL STATEMENT.

November 16, 1909.

W. S. Morris.....President.

M. C. Dowling.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 200,700 50	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	23,805 35	Surplus Fund.....	-----
Overdrafts.....	981 52	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,786 94
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	2,526 59
Furniture and Fixtures.....	10,906 69	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	7,503 67
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,336 76	Individual Deposits subject to Check	191,444 48
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	19,145 62	Time Certificates.....	1,518 43
Currency.....	26,155 00	Demand Certificates.....	-----
Gold.....	812 50	Certified Checks.....	794 27
Silver, Nickels and Pennies.....	5,805 38	Cashier's Checks.....	1,159 00
Checks and Cash Items.....	122 90	Due to Clearing House.....	14,099 43
Exchanges for the Clearing House.....	7,583 34	Notes and Bills Rediscounted.....	33,162 80
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	4,640 05	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 305,995 61	Total.....	\$ 305,995 61

## LOANS AND DISCOUNTS.

In Suit.....	\$ 215 00	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Georgia Railroad Bank, Augusta.****BANK EXAMINER'S REPORT.**

December 16, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 200,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	-----	penses and Taxes Paid	501,536 77
Demand Loans	2,360,404 33	Due to Banks and Bankers in this	-----
Loans and Discounts	1,077,935 80	State	206,453 57
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	18,197 57	States	318,682 11
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	3,098,466 65
Bank	60,928 88	Savings Deposits	359,549 33
Banking House	50,000 00	Demand Certificates	4,981 90
Furniture and Fixtures	-----	Time Certificates	89,922 65
Other Real Estate	11,072 73	Certified Checks	24,657 14
Due from Banks and Bankers in this	-----	Cashier's Checks	4,765 53
State	54,795 86	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	886,208 94	Bills Payable, including Time Cer-	-----
Currency	77,087 00	tificates representing Borrowed	-----
Gold	3,142 50	Money	-----
Silver, Nickels and Pennies	20,356 61	All other Liabilities, Overs and	-----
Checks and other Cash Items	6,793 26	Shorts	95 47
Checks and Exchanges for the Clear-	-----		
ing House	182,187 64		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	4,809,111 12	Total	4,809,111 12

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	3,438,340 13
In Judgment	-----	Doubtful	-----
Not in Suit	3,438,340 13	Worthless	-----
Total	3,438,340 13	Total	3,438,340 13

**Georgia Railroad Bank, Augusta.****OFFICIAL STATEMENT.**

November 16, 1909.

Jacob Phinizy.....President.

C. G. Goodrich.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	1,223,839 75	Capital Stock Paid In	\$ 200,000 00
Demand Loans	1,469,660 12	Surplus Fund	-----
Overdrafts	33,233 80	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	489,541 46
Bank	58,875 75	Due to Banks and Bankers in this	-----
Banking House	50,000 00	State	160,895 24
Other Real Estate	11,072 73	Due to Banks and Bankers in other	-----
Due from Banks and Bankers in this	-----	States	212,519 29
State	64,445 87	Due Unpaid Dividends	-----
Due from Banks and Bankers in	-----	Individual Deposits subject to Check	2,373,176 41
other States	585,945 84	Savings Deposits	344,512 97
Currency	159,390 00	Demand Certificates	81,729 14
Gold	2,300 00	Time Certificates	-----
Silver, Nickels and Pennies	23,506 78	Certified Checks	1,888 33
Checks and Cash Items	7,218 26	Cashier's Checks	5,557 24
Exchanges for the Clearing House	189,311 18	Due to Clearing House	-----
Profit and Loss	-----	Notes and Bills Rediscounted	-----
Interest Paid	-----	Bills Payable, including Time Cer-	-----
Depositors Guarantee Fund	-----	tificates representing Borrowed	-----
		Money	-----
Total	3,878,800 08	Total	3,878,800 08

**LOANS AND DISCOUNTS.**

In Suit	-----	Good	2,693,499 87
In Judgment	-----	Doubtful	-----
Not in Suit	2,693,499 87	Worthless	-----
Total	2,693,499 87	Total	2,693,499 87

**Irish-American Bank, Augusta.****BANK EXAMINER'S REPORT.**

December 15, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	\$ 30,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	20,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans	-----	penses and Taxes Paid	340 31
Demand Loans	92,048 99	Due to Banks and Bankers in this	
Loans and Discounts	217,781 54	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	5,492 84	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	86,607 49
Bank	-----	Savings Deposits	231,496 41
Banking House	50,000 00	Demand Certificates	-----
Furniture and Fixtures	-----	Time Certificates	35,970 86
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this		Cashier's Checks	-----
State	21,530 13	Due to Clearing House	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted	-----
other States	6,087 33	Bills Payable, including Time Cer-	
Currency	7,907 00	tificates representing Borrowed	
Gold	90 00	Money	5,000 00
Silver, Nickels and Pennies	1,564 10	All other Liabilities	-----
Checks and other Cash Items	2,399 88		
Checks and Exchanges for the Clear-			
ing House	4,513 26		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 409,415 07</b>	<b>Total</b>	<b>\$ 409 415,07</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 308,830 53
In Judgment	-----	Doubtful	1,000 00
Not in Suit	309,830 53	Worthless	-----
<b>Total</b>	<b>\$ 309,830 53</b>	<b>Total</b>	<b>\$ 309,830 53</b>

**Irish-American Bank, Augusta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter April, 1899.  
P. Armstrong President.Begin Business April 10, 1899.  
J. P. Armstrong Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 208,362 06	Capital Stock Paid In	\$ 30,000 00
Demand Loans	96,904 49	Surplus Fund	20,000 00
Overdrafts	6,129 53	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	5,675 43
Bank	-----	Due to Banks and Bankers in this	
Banking House	50,000 00	State	-----
Furniture and Fixtures	-----	Due to Banks and Bankers in other	
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this		Due Unpaid Dividends	-----
State	30,292 34	Individual Deposits subject to Check	79,801 67
Due from Banks and Bankers in		Savings Deposits	235,491 53
other States	2,824 92	Demand Certificates	-----
Currency	18,962 00	Time Certificates	43,270 86
Gold	145 00	Certified Checks	-----
Silver, Nickels and Pennies	3,844 62	Cashier's Checks	-----
Checks and Cash Items	4,978 65	Due to Clearing House	10,882 96
Exchanges for the Clearing House	4,855 95	Notes and Bills Rediscounted	-----
Profit and Loss	2,822 79	Bills Payable, including Time Cer-	
Interest Paid	-----	tificates representing Borrowed	
Depositors Guarantee Fund	-----	Money	5,000 00
<b>Total</b>	<b>\$ 430,122 35</b>	<b>Total</b>	<b>\$ 430,122 35</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 304,266 55
In Judgment	250 00	Doubtful	1,000 00
Not in Suit	305,016 55	Worthless	-----
<b>Total</b>	<b>\$ 305,266 55</b>	<b>Total</b>	<b>\$ 305,266 55</b>

# **Merchants Bank, Augusta.**

## **BANK EXAMINER'S REPORT.**

December 11, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$-----	Capital Stock Paid In	\$ 140,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	160,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	37,556 91
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	98,436 89
Demand Loans	77,712 91	Due to Banks and Bankers in other States	55,655 44
Loans and Discounts	899,216 78	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check	375,608 23
Overdrafts, See schedule	4,061 19	Savings Deposits	251,522 21
Overdrafts secured by Cotton	-----	Demand Certificates	-----
Bonds and Stocks owned by the Bank	640 00	Time Certificates	32,256 02
Banking House	-----	Certified Checks	-----
Furniture and Fixtures	42,126 05	Cashier's Checks	-----
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	38,783 92	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	68,836 50	Bills Payable, including Time Certificates representing Borrowed Money	50,000 00
Currency	13,684 00	All other Liabilities	-----
Gold	335 00		
Silver, Nickels and Pennies	7,937 54		
Checks and other Cash Items	5,107 81		
Checks and Exchanges for the Clearing House	42,594 00		
Profit and Loss	-----		
Interest Paid	-----		
All Other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>1,201,035 70</b>	<b>Total</b>	<b>1,201,035 70</b>

### **LOANS AND DISCOUNTS.**

In Suit	\$ 5,088 11	Good	\$ 971,729 17
In Judgment	-----	Doubtful	4,242 98
Not in Suit	971,841 58	Worthless	957 54
<b>Total</b>	<b>\$ 976,929 69</b>	<b>Total</b>	<b>\$ 976,929 69</b>

# **Merchants Bank, Augusta.**

## **OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jany. 8, 1904.		Begun Business Feb. 1, 1904.	
A. S. Hatch	President.	E. E. Rosborough	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 858,070 45	Capital Stock Paid In	\$ 140,000 00
Demand Loans	72,781 86	Surplus Fund	160,000 00
Overdrafts	50 93	Undivided Profits, less Current Expenses and Taxes Paid	33,275 53
Bonds and Stocks owned by the Bank	640 00	Due to Banks and Bankers in this State	102,266 13
Banking House	42,126 05	Due to Banks and Bankers in other States	61,424 93
Furniture and Fixtures	-----	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	677,543 34
Due from Banks and Bankers in this State	13,975 43	Savings Deposits	-----
Due from Banks and Bankers in other States	94,396 87	Demand Certificates	-----
Currency	41,124 00	Time Certificates	34,000 00
Gold	1,237 50	Certified Checks	-----
Silver, Nickels and Pennies	7,449 05	Cashier's Checks	-----
Checks and Cash Items	1,795 20	Due to Clearing House	-----
Exchanges for the Clearing House	74,862 59	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>1,208,509 93</b>	<b>Total</b>	<b>1,208,509 93</b>

### **LOANS AND DISCOUNTS.**

In Suit	\$ 11,726 67	Good	\$ 857,087 11
In Judgment	-----	Doubtful	-----
Not in Suit	846,343 78	Worthless	983 34
<b>Total</b>	<b>\$ 858,070 45</b>	<b>Total</b>	<b>\$ 858,070 45</b>



**Planters Loan & Savings Bank, Augusta.****BANK EXAMINER'S REPORT.**

December 14, 1909.

Examined by J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E.....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 128,461 68
Demand Loans..... 324,352 44	Due to Banks and Bankers in this
Loans and Discounts..... 608,266 87	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 529 10	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends..... 251 98
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank..... 34,846 70	Savings Deposits..... 63,111 45
Banking House.....	814,691 22
Furniture and Fixtures.....	Demand Certificates.....
Other Real Estate.....	Time Certificates..... 25,815 03
Due from Banks and Bankers in this	Certified Checks.....
State..... 5,906 12	Cashier's Checks..... 2,728 93
Due from Banks and Bankers in	Due to Clearing House..... 717 10
other States.....	Notes and Bills Rediscounted.....
Currency..... 34,079 00	Bills Payable, including Time Cer-
Gold..... 5,557 50	tificates representing Borrowed
Silver, Nickels and Pennies..... 620 37	Money.....
Checks and other Cash Items..... 84 33	All other Liabilities.....
Checks and Exchanges for the Clear-	
ing House..... 4,644 66	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$1,085,777 39	Total.....1,085,777 39

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 932,619 31
In Judgment.....	Doubtful.....
Not in Suit..... 932,619 31	Worthless.....
Total.....	Total.....

**Planters Loan & Savings Bank, Augusta.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1870.	Begun Business 1870.
L. C. Hayne.....President.	Chas. C. Howard.....Cashier.
RESOURCES	LIABILITIES
Loans and Discounts.....\$605,781 39	Capital Stock Paid In.....\$ 50,000 00
Demand Loans..... 315,790 73	Surplus Fund.....
Overdrafts..... 674 33	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 125,598 51
Bank..... 34,846 70	Due to Banks and Bankers in this
Banking House..... 60,000 00	State.....
Furniture and Fixtures.....	Due to Banks and Bankers in other
Other Real Estate..... 1,628 75	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends..... 280 38
State..... 6,260 33	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 816,854 98
other States..... 16,195 31	Demand Certificates.....
Currency..... 33,703 00	Time Certificates.....
Gold..... 1,342 50	Certified Checks.....
Silver, Nickels and Pennies..... 1,126 11	Cashier's Checks..... 701 08
Checks and Cash Items..... 45 72	Due to Clearing House..... 4,565 79
Exchanges for the Clearing House..... 4,830 01	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....
Total.....\$1,082,224 8	Total.....\$1,082,224 8

**LOANS AND DISCOUNTS.**

In Suit.....	Good.....\$ 921,572 12
In Judgment.....	Doubtful.....
Not in Suit..... 921,572 12	Worthless.....
Total.....\$ 921,572 12	Total.....\$ 921,572 12

## Union Savings Bank, Augusta.

## BANK EXAMINER'S REPORT.

December 14, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....\$	-----	Capital Stock Paid In.....\$	30,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	98,542 62
Demand Loans.....	120,938 32	Due to Banks and Bankers in this	-----
Loans and Discounts.....	564,202 25	State.....	8,499 21
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	15,376 64	States.....	91 99
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	10 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	177,626 28
Bank.....	102,022 65	Savings Deposits.....	614,694 10
Banking House.....	59,876 27	Demand Certificates.....	-----
Furniture and Fixtures.....	8,944 10	Time Certificates.....	57,281 49
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	66,130 83	Due to Clearing House.....	2,664 29
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	27,071 72	Bills Payable, including Time Cer-	-----
Currency.....	6,667 00	tificates representing Borrowed	-----
Gold.....	3,125 50	Money.....	10,000 00
Silver, Nickels and Pennies.....	9,528 92	All other Liabilities.....	-----
Checks and other Cash Items.....	15,625 76		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	8,343 66		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 999,409 96	Total.....	\$ 999,409 96

## LOANS AND DISCOUNTS.

In Suit.....\$	4,657 15	Good.....\$	677,640 57
In Judgment.....	-----	Doubtful.....	7,500 00
Not in Suit.....	680,483 42	Worthless.....	-----
Total.....	\$ 685,140 57	Total.....	\$ 685,140 57

## Union Savings Bank, Augusta.

## OFFICIAL STATEMENT.

November 16, 1909.

Wm. Schweigert.....President.

Thos. S. Gray.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	552,730 56	Capital Stock Paid In.....\$	30,000 00
Demand Loans.....	113,468 58	Undivided Profits, less Current Ex-	-----
Overdrafts.....	12,222 18	penses and Taxes Paid.....	100,434 42
Bonds and Stocks owned by the	-----	Due to Banks and Bankers in this	-----
Bank.....	97,364 15	State.....	8,391 00
Furniture and Fixtures.....	8,343 66	Due to Banks and Bankers in other	-----
Real Estate.....	56,226 27	States.....	328 01
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	10 00
State.....	72,910 11	Individual Deposits subject to Check	138,845 38
Due from Banks and Bankers in	-----	Savings Deposits.....	606,214 26
other States.....	28,286 40	Time Certificates.....	58,526 49
Currency.....	5,319 00	Certified Checks.....	11,090 94
Gold.....	2,370 00	Cashier's Checks.....	10,002 99
Silver, Nickels and Pennies.....	7,727 21	Due to Clearing House.....	12,774 33
Checks and Cash Items.....	10,445 27	Bills Payable.....	10,000 00
Exchanges for the Clearing House.....	11,802 00		
Profit and Loss.....	-----		
Interest Paid.....	2,402 43		
Treasurer U. S.....	5,000 00		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 986,617 82	Total.....	\$ 986,617 82

## LOANS AND DISCOUNTS.

In Suit.....\$	3,620 00	Good.....\$	544,730 56
In Judgment.....	85 50	Doubtful.....	-----
Not in Suit.....	\$ 549,025 06	Worthless.....	8,000 00
Total.....	\$ 552,730 56	Total.....	\$ 552,730 56

**Bank of Baconton, Baconton.****BANK EXAMINER'S REPORT.**

October 9, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	-----
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	935 15
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	32,853 80	State.....	-----
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	-----
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	35,803 62
Bank.....		Savings Deposits.....	-----
Banking House.....	2,182 06	Demand Certificates.....	-----
Furniture and Fixtures.....	1,571 00	Time Certificates.....	7,089 91
Other Real Estate.....		Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	564 49
State.....	19,947 79	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	4,500 00
other States.....	10,993 68	Bills Payable, including Time Cer-	
Currency.....	2,375 00	tificates representing Borrowed	
Gold.....	280 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	331 55	All other Liabilities.....	-----
Checks and other Cash Items.....	509 62		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....	2,848 67		
Depositors Guarantee Fund.....			
Total.....	\$ 73,893 17	Total.....	\$ 73,893 17

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 32,853 80
In Judgment.....		Doubtful.....	-----
Not in Suit.....	32,853 80	Worthless.....	-----
Total.....		Total.....	-----

**Bank of Baconton, Baconton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter April 23, 1907.

Begun Business May 21, 1907.

R. P. Jackson.....President.

W. E. Hughes.....Cashier.

RESOURCES		LIABILITIES..	
Loans and Discounts.....	\$ 27,803 57	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	8,452 04	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,712 17
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,182 06	State.....	-----
Furniture and Fixtures.....	1,571 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	8,021 32	Individual Deposits subject to Check	31,503 01
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	4,870 70	Demand Certificates.....	-----
Currency.....	1,454 00	Time Certificates.....	6,873 91
Gold.....	310 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	540 64	Cashier's Checks.....	372 80
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	-----
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	136 56	tificates representing Borrowed	
Mutual Fire Insurance Fund.....	120 00	Money.....	-----
Depositors Guarantee Fund.....	-----		
Total.....	\$ 55,461 89	Total.....	\$ 55,461 89

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 36,255 61
In Judgment.....		Doubtful.....	-----
Not in Suit.....	36,255 61	Worthless.....	-----
Total.....	\$ 36,255 61	Total.....	\$ 36,255 61

**Bainbridge State Bank, Bainbridge.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	\$ 100 000.00
Loans on Collateral other than R. E.	-----	Surplus Fund	5,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	25,609 12
Miscellaneous Loans	249,969 68	Due to Banks and Bankers in this State	-----
Demand Loans	-----	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check	165,327 39
Overdrafts, See Schedule	4,676 29	Savings Deposits	-----
Overdrafts secured by Cotton	-----	Demand Certificates	-----
Bonds and Stocks owned by the Bank	-----	Time Certificates	1,206 89
Banking House	7,100 00	Certified Checks	32,594 13
Furniture and Fixtures	3,500 00	Cashier's Checks	-----
Other Real Estate	-----	Due to Clearing House	153 12
Due from Banks and Bankers in this State	22,182 45	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	24,254 23	Bills Payable, including Time Certificates representing Borrowed Money	-----
Currency	10,684 00	All other Liabilities	-----
Gold	350 00		
Silver, Nickels and Pennies	4,342 63		
Checks and other Cash Items	2,831 37		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 329,890 65</b>	<b>Total</b>	<b>\$ 329,890 65</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 249,969 68
In Judgment	14,623 79	Doubtful	-----
Not in Suit	235,345 89	Worthless	-----
<b>Total</b>	<b>\$ 249,969 68</b>	<b>Total</b>	<b>-----</b>

**Bainbridge State Bank, Bainbridge.****OFFICIAL STATEMENT.**

November 16, 1909.

D. W. James.....President.

E. J. Perry.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 248,998 30	Capital Stock Paid In	\$ 100,000 00
Demand Loans	-----	Surplus Fund	5,000 00
Overdrafts	2,636 41	Undivided Profits, less Current Expenses and Taxes Paid	27,208 48
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	7,100 00	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	3,500 00	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	161,199 17
Due from Banks and Bankers in this State	17,457 99	Savings Deposits	-----
Due from Banks and Bankers in other States	27,992 83	Demand Certificates	1,021 89
Currency	11,276 00	Time Certificates	32,069 63
Gold	365 00	Certified Checks	-----
Silver, Nickels and Pennies	4,355 81	Cashier's Checks	104 85
Checks and Cash Items	2,921 88	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 326,604 02</b>	<b>Total</b>	<b>\$326,604 02</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ -----
In Judgment	14,127 00	Doubtful	-----
Not in Suit	-----	Worthless	-----
<b>Total</b>	<b>-----</b>	<b>Total</b>	<b>-----</b>

**Decatur County Bank, Bainbridge.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Dem. scellaneous Loans.....	49,278 99	penses and Taxes Paid.....	1,319 00
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	1,611,73
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	161 83
Bank.....	-----	Savings Deposits.....	3,155 84
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	19,798 97
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	795 69	Due to Clearing House.....	-----
Due to Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	670 15	Bills Payable, including Time Cer-	-----
Currency.....	-----	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	-----	All other Liabilities.....	-----
Checks and other Cash Items.....	302 54		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 51,047 37	Total.....	\$ 51,047 37

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 961 50	Good.....	\$ 49,203 49
In Judgment.....	628 51	Doubtful.....	75 50
Not in Suit.....	47,688 98	Worthless.....	-----
Total.....	\$ 49,278 99	Total.....	\$ 49,278 99

**Decatur County Bank, Bainbridge.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Feby. 1906. Business Begun Feby. 3, 1906.  
 J. S. Shingler.....President. Frank S. Jones.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 39,579 96	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	6,000 00	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stock owned by the	-----	penses and Taxes Paid.....	1,448 80
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	1,560 48	Individual Deposits subject to Check	-----
Due from Banks and Bankers in	-----	Saving.....	3,376 31
other States.....	671 30	Savings Deposits.....	-----
Currency.....	-----	Demand Certificates.....	-----
Gold.....	-----	Time Certificates.....	18,289 17
Silver, Nickels and Pennies.....	-----	Certified Checks.....	-----
Checks and Cash Items.....	302 54	Cashier's Checks.....	-----
Exchanges for the Clearing House.....	-----	Due to Clearing House.....	-----
Profit and Loss.....	-----	Notes and Bills Rediscounted.....	-----
Interest Paid.....	-----	Bills Payable, including Time Cer-	-----
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	-----
		Money.....	-----
Total.....	\$ 48,114 28	Total.....	\$ 48,114 28

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 527 68	Good.....	\$ 45,579 96
In Judgment.....	1,386 00	Doubtful.....	-----
Not in Suit.....	43,666 28	Worthless.....	-----
Total.....	\$ 45,579 96	Total.....	\$ 45,579 96

**Baldwin State Bank, Baldwin.****BANK EXAMINER'S REPORT.**

November 16, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Expenses and Taxes Paid..... 2,758 52
Miscellaneous Loans..... 32,354 66,	Due to Banks and Bankers in this State.....
Demand Loans..... 4,831 85	Due to Banks and Bankers in other States.....
Loans and Discounts.....	Due Unpaid Dividends.....
Loans on one name party.....	Individual Deposits subject to Check Savings Deposits..... 22,370 06
Overdrafts, See Schedule..... 65	Demand Certificates.....
Overdrafts secured by Cotton.....	Time Certificates..... 9,126 50
Bonds and stocks owned by the Bank.....	Certified Checks.....
Banking House..... 3,254 97	Cashier's Checks.....
Furniture and Fixtures..... 1,998 77	Due to Clearing House.....
Other Real Estate.....	Notes and Bills Rediscounted.....
Due from Banks and Bankers in this State..... 2,806 25	Bills Payable, including Time Certificates representing Borrowed Money.....
Due from Banks and Bankers in other States..... 1,746 93	All other Liabilities.....
Currency..... 1,771 00	
Gold..... 600 00	
Silver, Nickels and Pennies..... 33 00	
Checks and other Cash Items..... 57 00	
Checks and Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 49,255 08	Total.....\$ 49,255 08

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 37,186 51
In Judgment.....	Doubtful.....
Not in Suit..... 37,186 51	Worthless.....
Total.....\$ 37,186 51	Total.....\$ 37,186 51

**Baldwin State Bank, Baldwin.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter November 7, 1907.  
L. O. Benton.....President.Begun Business November 1, 1907.  
M. C. Sanders.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 32,344 03	Capital Stock Paid In.....\$ 15,000 00
Demand Loans..... 4,842 48	Surplus Fund.....
Overdrafts..... 65	Undivided Profits, less Current Expenses and Taxes Paid..... 2,758 52
Bonds and Stocks owned by the Bank.....	Due to Banks and Bankers in this State.....
Banking House..... 3,254 97	Due to Banks and Bankers in other States.....
Furniture and Fixtures..... 1,998 77	Due Unpaid Dividends.....
Other Real Estate.....	Individual Deposits subject to Check Savings Deposits..... 22,370 06
Due from Banks and Bankers in this State..... 2,806 25	Demand Certificates.....
Due from Banks and Bankers in other States..... 1,746 93	Time Certificates..... 9,126 50
Currency..... 1,750 00	Certified Checks.....
Gold..... 600 00	Cashier's Checks.....
Silver, Nickels and Pennies..... 54 00	Due to Clearing House.....
Checks and Cash Items..... 57 00	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Certificates representing Borrowed Money.....
Profit and Loss.....	
Interest Paid.....	
Depositors Guarantee Fund.....	
Total.....\$ 49,255 08	Total.....\$ 49,255 08

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 37,175 88
In Judgment.....	Doubtful..... 10 63
Not in Suit..... 37,186 51	Worthless.....
Total.....\$ 37,186 51	Total.....\$ 37,186 51

**Bank of Ball Ground, Ball Ground.****BANK EXAMINER'S REPORT.**

September 15, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 1,135 56	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	22,954 69	Surplus Fund.....	332 45
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	14,170 92	penses and Taxes Paid.....	2,221 01
Past Due Loans.....	-----	Due to Banks and Bankers in this	-----
Demand Loans.....	153 19	State.....	-----
Loans and Discounts.....	-----	Due to Banks and Bankers in other	-----
Loans on one name party.....	321 09	States.....	-----
Overdrafts, See Schedule.....	-----	Due Unpaid Dividends.....	156 46
Overdrafts secured by Cotton.....	156 46	Individual Deposits subject to Check	15,630 54
Bonds and Stocks owned by the	-----	Savings Deposits.....	-----
Bank.....	-----	Demand Certificates.....	-----
Banking House.....	2,513 67	Time Certificates.....	2,062 68
Furniture and Fixtures.....	2,124 25	Certified Checks.....	-----
Other Real Estate.....	-----	Cashier's Checks.....	63 81
Due from Banks and Bankers in this	840 45	Due to Clearing House.....	-----
State.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in	-----	Bills Payable, including Time Cer-	-----
other States.....	124 10	tificates representing Borrowed	-----
Currency.....	1,882 00	Money.....	2,000 00
Gold.....	45 00	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	458 37		
Checks and other Cash Items.....	587 20		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 47,466 95</b>	<b>Total.....</b>	<b>\$ 47,466 95</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 200 00	Good.....	\$ 38,735 45
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	38,535 45	Worthless.....	-----
<b>Total.....</b>	<b>38,735 45</b>	<b>Total.....</b>	<b>\$ 38,735 45</b>

**Bank of Ball Ground, Ball Ground.****OFFICIAL STATEMENT.**

November 16, 1909.

H. N. Roundolph.....President.

A. P. Roberts.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 36,580 80	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	332 45
Overdrafts.....	804 58	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,660 47
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,513 67	State.....	-----
Furniture and Fixtures.....	2,124 25	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	3,167 76	Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	16,259 66
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	2,061 32	Demand Certificates.....	-----
Currency.....	1,481 00	Time Certificates.....	1,655 36
Gold.....	15 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	168 13	Cashier's Checks.....	110 42
Checks and Cash Items.....	503 50	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	98 35	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	3,500 00
<b>Total.....</b>	<b>\$ 49,518 36</b>	<b>Total.....</b>	<b>\$ 49,518 36</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 485 00	Good.....	\$ 36,580 80
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	36,095 80	Worthless.....	-----
<b>Total.....</b>	<b>\$ 36,580 80</b>	<b>Total.....</b>	<b>\$ 36,580 80</b>

**Barnesville Bank, Barnesville.****BANK EXAMINER'S REPORT.**

September 3, 1909.

Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 1,709 29
Demand Loans..... 274 00	Due to Banks and Bankers in this
Loans and Discounts..... 69,195 70	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits..... 12,021 34
Banking House.....	Demand Certificates.....
Furniture and Fixtures..... 3,190 40	Time Certificates..... 1,008 98
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 51 70
State..... 5,488 51	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted..... 3,227 14
other States..... 1,321 28	Bills Payable, including Time Cer-
Currency..... 854 00	tificates representing Borrowed
Gold..... 179 00	Money..... 38,000 00
Silver, Nickels and Pennies..... 337 83	All other Liabilities.....
Checks and other Cash Items..... 186 73	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 81,018 45	Total.....\$ 81,018 45

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 69,469 70
In Judgment.....	Doubtful.....
Not in Suit..... 69,469 70	Worthless.....
Total.....\$ 69,469 70	Total.....\$ 69,469 70

**Barnesville Bank, Barnesville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter September 14th, 1908.  
W. A. Prout.....President.Begun Business September 17th, 1908.  
E. Langford.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 46,005 38	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 425 00	Surplus Fund.....
Overdrafts..... 3,018 83	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes paid..... 3,556 56
Bank.....	Due to Banks and Bankers in this
Banking House.....	State.....
Furniture and Fixtures..... 3,590 40	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 4,306 13	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 33,433 20
other States..... 2,988 62	Demand Certificates.....
Currency..... 3,098 00	Time Certificates..... 958 98
Gold..... 60 00	Certified Checks.....
Silver, Nickels and Pennies..... 743 17	Cashier's Checks..... 41 61
Checks and Cash Items..... 336 69	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid..... 1,418 13	tificates representing Borrowed
Depositors Guarantee Fund.....	Money..... 3,000 00
Total.....\$ 65,990 35	Total.....\$ 65,990 35

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 46,430 38
In Judgment.....	Doubtful.....
Not in Suit.....\$ 46,430 38	Worthless.....
Total.....\$ 46,430 38	Total.....\$ 46,430 38



**Citizens Bank, Barnesville.****BANK EXAMINER'S REPORT.**

September 3, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 45,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	9,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	1,125 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	173,681 27	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	\$ 1,652 62
Overdrafts secured by Cotton.....	4,466 99	Due Unpaid Dividends.....	4 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	54,599 99
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	3,329 32	Time Certificates.....	16,810 53
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	9,903 90	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	23,725 03
other States.....	2,269 97	Bills Payable, including Time Cer-	-----
Currency.....	1,122 00	tificates representing Borrowed	-----
Gold.....	600 00	Money.....	52,500 00
Silver, Nickels and Pennies.....	487 78	All other Liabilities.....	-----
Checks and other Cash Items.....	1,484 10		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	2,821 84		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 203,292 17	Total.....	\$ 203,292 17

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 115 70	Good.....	\$ 174,806 27
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	174,690 43	Worthless.....	-----
Total.....	\$ 174,806 27	Total.....	\$ 174,806 27

**Citizens Bank, Barnesville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter May, 1902.		Begun Business May, 1902.	
T. W. Cochran.....	Vice-President.	C. H. Humphrey.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 90,023 06	Capital Stock Paid In.....	\$ 45,000 00
Demand Loans.....	6,000 00	Surplus Fund.....	9,000 00
Overdrafts.....	3,733 89	Undivided Profits.....	2,553 69
Bonds and Stocks owned by the	-----	Due to Banks and Bankers in this	-----
Bank.....	-----	State.....	-----
Banking House.....	2,000 00	Due to Banks and Bankers in other	-----
Furniture and Fixtures.....	3,329 32	States.....	759 10
Other Real Estate.....	-----	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this	-----	Individual Deposits subject to Check	121,455 06
State.....	72,464 43	Savings Deposits.....	-----
Due from Banks and Bankers in	-----	Demand Certificates.....	-----
other States.....	5,070 69	Time Certificates.....	23,314 93
Currency.....	10,691 00	Certified Checks.....	-----
Gold.....	715 00	Cashier's Checks.....	-----
Silver, Nickels and Pennies.....	2,074 18	Due to Clearing House.....	-----
Checks and Cash Items.....	1,123 64	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	1,581 45	Money.....	-----
Expense.....	3,271 12		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 202,082 78	Total.....	\$ 202,082 78
LOANS AND DISCOUNTS.			
In Suit.....	\$ 848 00	Good.....	\$ 90,023 06
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	89,175 06	Worthless.....	-----
Total.....	\$ 90,023 06	Total.....	\$ 90,023 06

**Bartow Bank, Bartow.****BANK EXAMINER'S REPORT.**

September 23, 1909.

Examined by J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ -----	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 4,633 24
Demand Loans..... 1,338 26	Due to Banks and Bankers in this
Loans and Discounts..... 45,396 90	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 454 98	States.....
Overdrafts secured by Cotton..... 14,667 57	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits..... 37,321 59
Banking House..... 1,495 46	Demand Certificates.....
Furniture and Fixtures..... 1,137 29	Time Certificates..... 15,391 91
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 25,766 26	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 2,538 86	Bills Payable, including Time Cer-
Currency..... 1,102 00	tificates representing Borrowed
Gold..... 1,000 00	Money..... 20,000 00
Silver, Nickels and Pennies..... 3,013 20	All other Liabilities.....
Checks and other Cash Items..... 1,505 16	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources..... 2,930 80	
Depositors Guarantee Fund.....	
Total.....\$ 102,346 74	Total.....\$ 102,346 74

**LOANS AND DISCOUNTS.**

In Suit.....\$ 30 00	Good.....\$ 46,735 16
In Judgment.....	Doubtful.....
Not in Suit..... 46,705 76	Worthless.....
Total.....\$ 46,735 16	Total.....

**Bartow Bank, Bartow.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 11, 1902.  
T. Y. Smith.....President.Begun Business Jan'y. 1, 1903.  
J. R. Murphy.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 15,553 29	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 8,688 22	Surplus Fund.....
Overdrafts..... 23,613 28	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 4,050 90
Bank.....	Due to Banks and Bankers in this
Banking House..... 1,584 76	State.....
Furniture and Fixtures..... 1,378 88	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends..... 60 00
State..... 25,021 23	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 51,976 98
other States..... 12,733 69	Demand Certificates.....
Currency..... 3,806 00	Time Certificates..... 14,624 43
Gold..... 70 00	Certified Checks.....
Silver, Nickels and Pennies..... 826 27	Cashier's Checks..... 803 71
Checks and Cash Items..... 299 78	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss..... 120 92	Bills Payable, including Time Cer-
Interest Paid..... 2,810 80	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....
Total.....\$ 96,516 02	Total.....\$ 96,516 02

**LOANS AND DISCOUNTS.**

In Suit.....\$ 257 06	Good.....\$ 24,241 51
In Judgment.....	Doubtful.....
Not in Suit..... 23,984 45	Worthless.....
Total.....\$ 24,241 51	Total.....\$ 24,241 51

## Jefferson County Bank, Bartow.

## BANK EXAMINER'S REPORT.

September 23, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	38 37
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	574 89	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	31 10	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	6,773 26
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	37 92	Time Certificates.....	115 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	53 06
State.....	127 62	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	337 95	Bills Payable, including Time Cer-	
Currency.....	1,088 00	tificates representing Borrowed	
Gold.....	10 00	Money.....	
Silver, Nickels and Pennies.....	884 88	All other Liabilities.....	
Checks and other Cash Items.....	222 92		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources, Parent Bank			
at Wadley Bal.....	3,664 41		
Depositors Guarantee Fund.....			
Total.....	\$ 6,979 69	Total.....	\$ 6,979 69

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	\$ 574 89
In Judgment.....		Doubtful.....	
Not in Suit.....	574 89	Worthless.....	
Total.....		Total.....	

## Jefferson County Bank, Bartow.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter].....	President.	Began Business Aug. 28, 1909.	Cashier.
Jno. D. Walker.....		C. S. Brown.....	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 5,436 75	Capital Stock Paid In.....	\$
Demand Loans.....	150 00	Surplus Fund.....	
Overdrafts, Secured.....	834 36	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	33 39
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	260 52
Furniture and Fixtures.....	130 09	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	1,547 44	Individual Deposits subject to Check	11,558 30
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,034 68	Demand Certificates.....	
Currency.....	1,602 00	Time Certificates.....	565 00
Gold.....	10 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,200 07	Cashier's Checks.....	55 05
Checks and Cash Items.....	287 85	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Books and Stationery.....	239 02	Money.....	
Depositors Guarantee Fund.....			
Total.....	\$ 12,472 26	Total.....	\$ 12,472 26

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 5,586 75
In Judgment.....		Doubtful.....	
Not in Suit.....	5,586 75	Worthless.....	
Total.....	\$ 5,586 75	Total.....	\$ 5,586 75

**Bank of Barwick, Barwick.****BANK EXAMINER'S REPORT.**

September 21, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....32,883 69	penses and Taxes Paid.....
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....82 39	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits.....15,257 18
Banking House.....1,636 83	Demand Certificates.....
Furniture and Fixtures.....1,594 71	Time Certificates.....2,340 84
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....98 09
State.....6,326 33	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....4,117 46	Bills Payable, including Time Cer-
Currency.....1,262 00	tificates representing Borrowed
Gold.....120 00	Money.....20,000 00
Silver, Nickels and Pennies.....862 94	All other Liabilities.....
Checks and other Cash Items.....273 04	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....618 56	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....2,918 16	
Total.....\$ 52,696 11	Total.....\$ 52,696 11

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 32,883 69
In Judgment.....	Doubtful.....
Not in Suit.....32,883 69	Worthless.....
Total.....\$ 32,883 69	Total.....\$ 32,883 69

**Bank of Barwick, Barwick.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Massey.....President.

Lawson Hardy.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 29,937 94	Capital Stock Paid In.....\$ 15,000 00
Demand Loans.....	Surplus Fund.....
Overdrafts (Cotton).....1,667 70	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....
Bank.....	Due to Banks and Bankers in this
Banking House.....1,636 83	State.....
Furniture and Fixtures.....1,594 71	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....5,455 73	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits.....26,722 88
other States.....7,806 12	Demand Certificates.....
Currency.....500 00	Time Certificates.....4,908 59
Gold.....100 00	Certified Checks.....
Silver, Nickels and Pennies.....131 81	Cashier's Checks.....581 84
Checks and Cash Items.....	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....882 47	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....2,500 00
Total.....\$ 49,713 13	Total.....\$ 49,713 31

**LOANS AND DISCOUNTS.**

In Suit.....\$ 11,787 69	Good.....\$ 29,937 94
In Judgment.....	Doubtful.....
Not in Suit.....18,150 25	Worthless.....
Total.....\$ 29,937 94	Total.....\$ 29,937 94

**Baxley Banking Co., Baxley.****BANK EXAMINER'S REPORT.**

July 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 60,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	6,151 98
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	114,061 02	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	444 03	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	30,338 96
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	7,627 50	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	46,220 93
Other Real Estate.....	14,000 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	27,510 52	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,147 55	Bills Payable, including Time Cer-	-----
Currency.....	3,734 00	tificates representing Borrowed	-----
Gold.....	370 00	Money.....	30,000 00
Silver, Nickels and Pennies.....	1,136 13	All other Liabilities.....	-----
Checks and other Cash Items.....	488 30		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	192 82		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 172,711 87</b>	<b>Total.....</b>	<b>\$ 172,711 87</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,254 91	Good.....	\$ 113,911 02
In Judgment.....	-----	Doubtful.....	150 00
Not in Suit.....	109,806 11	Worthless.....	-----
<b>Total.....</b>	<b>\$ 114,061 02</b>	<b>Total.....</b>	<b>\$ 114,061 02</b>

**Baxley Banking Co., Baxley.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March 24, 1902.

Begun Business 1897.

P. H. Coneas.....President.

V. H. McQuarrie.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 147,648 06	Capital Stock Paid In.....	\$ 60,000 00
Demand Loans.....	1,000 00	Surplus Fund.....	6,151 98
Overdrafts.....	149 94	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	930 33
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking Houses.....	8,500 00	State.....	-----
Furniture and Fixtures.....	8,674 56	Due to Banks and Bankers in other	-----
Other Real Estate.....	16,464 02	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	45,992 59	Individual Deposits subject to Check	121,515 52
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,495 16	Demand Certificates.....	-----
Currency.....	20,000 00	Time Certificates.....	68,163 11
Gold.....	1,000 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,160 37	Cashier's Checks.....	1,234 25
Checks and Cash Items.....	225 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	2,685 49	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 257,995 19</b>	<b>Total.....</b>	<b>\$ 257,995 19</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,659 20	Good.....	\$ 148,553 06
In Judgment.....	1,200 97	Doubtful.....	95 00
Not in Suit.....	144,787 89	Worthless.....	-----
<b>Total.....</b>	<b>\$ 148,648 06</b>	<b>Total.....</b>	<b>\$ 148,648 06</b>

**Citizens Banking Co., Baxley.****BANK EXAMINER'S REPORT.**

July 27, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 31,800 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	3,119 94
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	2,150 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	69,913 33	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	457 50	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	17,312 23
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	2,345 19	Time Certificates.....	6,880 18
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	1,599 43	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,319 63	Bills Payable, including Time Cer-	-----
Currency.....	2,168 00	tificates representing Borrowed	-----
Gold.....	35 00	Money.....	22,000 00
Silver, Nickels, and Pennies.....	279 91	All other Liabilities.....	-----
Checks and other Cash Items.....	305 54		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	538 82		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 81,112 35	Total.....	\$ 81,112 35

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,759 51	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	-----	Total.....	\$ -----

**Citizens Banking Co., Baxley.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter May 30, 1906. Begun Business Aug. 23, 1906.  
W. R. Beach..... President. D. D. Gilmore..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 61,829 74	Capital Stock Paid In.....	\$ 31,800 00
Demand Loans.....	2,150 00	Surplus Fund.....	3,119 94
Overdrafts.....	2,248 70	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	-----
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	66 00
Furniture and Fixtures.....	2,350 84	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	388 93
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	8,493 83	Individual Deposits subject to Check	30,606 37
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,834 00	Demand Certificates.....	7,247 58
Currency.....	70 00	Time Certificates.....	-----
Gold.....	327 86	Certified Checks.....	1,233 82
Silver, Nickels and Pennies.....	583 55	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	574 12	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	6,000 00
Total.....	\$ 80,462 64	Total.....	\$ 80,462 64

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 904 39	Good.....	\$ 63,595 24
In Judgment.....	1,563 77	Doubtful.....	218 20
Not in Suit.....	61,511 58	Worthless.....	166 30
Total.....	\$ 63,797 74	Total.....	\$ 63,979 74

**Bishop Banking Co., Bishop.****BANK EXAMINER'S REPORT.**

July 28, 1909.

Examined by W. J. Eakes.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E.	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....38,149 46	penses and Taxes Paid.....4,203 79
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....579 11	States.....
Overdrafts secured by Cotton	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits.....9,260 78
Banking House.....	Demand Certificates.....
Furniture and Fixtures.....1,489 91	Time Certificates.....
Other Real Estate.....9,352 69	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State.....5,199 27	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....3,077 74	Bills Payable, including Time Cer-
Currency.....118 00	tificates representing Borrowed
Gold.....20 00	Money.....20,000 00
Silver, Nickels and Pennies.....32 92	All other Liabilities.....
Checks and other Cash Items.....41 60	Cash Long.....35
Checks and Exchanges for the Clear-	
ing House.....317 76	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Loans Short.....86 46	
Depositors Guarantee Fund.....	
Total.....\$ 58,464 92	Total.....\$ 58,464 92

**LOANS AND DISCOUNTS.**

In Suit.....\$ 128 24	Good.....\$ 38,046 44
In Judgment.....	Doubtful.....
Not in Suit.....38,021 22	Worthless.....103 02
Total.....\$ 38,149 46	Total.....\$ 38,149 44

**Bishop Banking Co., Bishop.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1905.	Begun Business 1905.
S. D. Fambrough.....President.	S. B. Porter.....Cashier.
RESOURCES	LIABILITIES
Loans and Discounts.....\$ 23,587 99	Capital Stock Paid In.....\$ 25,000 00
Demand Loans.....	Surplus Fund.....3,152 06
Overdrafts.....928 11	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....2,268 48
Bank.....	Due to Banks and Bankers in this
Banking House.....	State.....
Furniture and Fixtures.....1,489 91	Due to Banks and Bankers in other
Other Real Estate.....8,852 69	States.....910 64
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....9,383 46	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits.....11,571 63
other States.....	Demand Certificates.....
Currency.....2,840 00	Time Certificates.....
Gold.....5 00	Certified Checks.....
Silver, Nickels and Pennies.....54 11	Cashier's Checks.....
Checks and Cash Items.....65 88	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....695 66	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....5,000 00
Total.....\$ 47,902 81	Total.....\$ 47,902 81

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 23,487 99
In Judgment.....168 00	Doubtful.....
Not in Suit.....23,419 99	Worthless.....100 00
Total.....\$ 23,587 99	Total.....\$ 23,587 99

**Blackshear Bank, Blackshear.****BANK EXAMINER'S REPORT.**

September 15, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,667 69
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	95,284 26	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	2,416 26	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	49,780 85
Bank.....	50,000 00	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,540 00	Time Certificates.....	54,076 62
Other Real Estate.....	990 21	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	109 00
State.....	8,449 49	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	5,000 00
other States.....	2,462 95	Bills Payable, including Time Cer-	-----
Currency.....	1,973 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	313 31	All other Liabilities.....	-----
Checks and other Cash Items.....	204 75		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 163,634 16	Total.....	\$ 163,634 16

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 95,284 26
In Judgment.....	48 16	Doubtful.....	-----
Not in Suit.....	95,284 10	Worthless.....	-----
Total.....	\$ 95,284 26	Total.....	\$ 95,284 26

**Blackshear Bank, Blackshear.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept. 11, 1891.

A. P. Brantley.....President.

Begun Business July 7, 1892.

M. C. McAlpin.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 79,848 20	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	30,789 08	Surplus Fund.....	-----
Overdrafts.....	3,755 54	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,144 19
Bank.....	50,000 00	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,540 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	990 21	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	6,105 12	Individual Deposits subject to Check	100,122 42
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	34,911 16	Demand Certificates.....	-----
Currency.....	1,264 00	Time Certificates.....	54,596 09
Gold.....	95 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	468 65	Cashier's Checks.....	3,904 26
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 20,976 96	Total.....	\$ 269,766 96

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 110,637 28
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	110,637 28	Worthless.....	-----
Total.....	\$ 110,637 28	Total.....	\$ 110,637 28



**Citizens Bank, Blackshear.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	45,144 29	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	3,500 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	10,243 77
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,353 70	Demand Certificates.....	-----
Furniture and Fixtures.....	1,858 69	Time Certificates.....	8,394 89
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	1,389 61	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	4,286 68	Bills Payable, including Time Cer-	-----
Currency.....	1,387 00	tificates representing Borrowed	-----
Gold.....	65 00	Money.....	23,000 00
Silver, Nickels and Pennies.....	415 38	All other Liabilities.....	-----
Checks and other Cash Items.....	210 82		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	105 49		
Interest Paid.....	-----		
All other Resources.....	2,922 00		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 60,138 66	Total.....	\$ 60,138 66

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 681 01	Good.....	\$ 45,144 29
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	44,463 28	Worthless.....	-----
Total.....	\$ 45,144 29	Total.....	\$ -----

**Citizens Bank, Blackshear.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1905.

A. J. Strickland..... President.

Begun Business Jan. 1, 1906

M. G. S. Might..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 43,204 31	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,503 25
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,353 70	State.....	-----
Furniture and Fixtures.....	1,858 69	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	2,354 50	Individual Deposits subject to Check	25,886 86
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	6,797 09	Demand Certificates.....	-----
Currency.....	1,455 00	Time Certificates.....	9,409 89
Gold.....	125 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	315 60	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	1,336 11	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	8,000 00
Total.....	\$ 59,800 00	Total.....	\$ 59,800 00

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 148 66	Good.....	\$ 43,204 31
In Judgment.....	23 75	Doubtful.....	-----
Not in Suit.....	43,031 90	Worthless.....	-----
Total.....	\$ 43,204 31	Total.....	\$ 43,204 31

**Bank of Blakely, Blakely.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid in.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	20,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	132,271 60	penses and Taxes Paid.....	36,634 09
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,396 33	States.....	.....
Overdrafts secured by Cotton.....	25,722 17	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	125,592 22
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	11,613 42	Demand Certificates.....	.....
Furniture and Fixtures.....	.....	Time Certificates.....	.....
Other Real Estate.....	16,460 16	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	812 82
State.....	30,495 21	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	6,195 92	Bills Payable, including Time Cer-	
Currency.....	3,405 00	tificates representing Borrowed	
Gold.....	.....	Money.....	.....
Silver, Nickels and Pennies.....	1,379 98	All other Liabilities.....	.....
Checks and other Cash Items.....	3,099 34		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 233,039 13</b>	<b>Total.....</b>	<b>\$ 233,039 13</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 625 29	Good.....	\$ 130,271 60
In Judgment.....	.....	Doubtful.....	2,000 00
Not in Suit.....	131,646 31	Worthless.....	.....
<b>Total.....</b>	<b>\$ 132,271 60</b>	<b>Total.....</b>	<b>\$ 132,271 60</b>

**Bank of Blakely, Blakely.****OFFICIAL STATEMENT.**

November 16, 1909.

O. W. James.....President. John G Butler.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 149,612 20	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	10,000 00	Surplus Fund.....	20,000 00
Overdrafts.....	3,892 04	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	40,312 55
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	11,613 42	State.....	.....
Furniture and Fixtures.....	.....	Due to Banks and Bankers in other	
Other Real Estate.....	16,460 16	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	7,869 22	Individual Deposits subject to Check	118,104 64
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	22,696 68	Demand Certificates.....	.....
Currency.....	4,500 00	Time Certificates.....	.....
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	1,509 22	Cashier's Checks.....	859 84
Checks and Cash Items.....	.....	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	1,124 09	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Depositors Guarantee Fund.....	.....	Money.....	.....
<b>Total.....</b>	<b>\$ 229,277 03</b>	<b>Total.....</b>	<b>\$ 229,277 03</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 627 00	Good.....	\$ 157,843 20
In Judgment.....	.....	Doubtful.....	229 00
Not in Suit.....	158,985 20	Worthless.....	1,540 00
<b>Total.....</b>	<b>\$ 159,612 20</b>	<b>Total.....</b>	<b>\$ 159,612 20</b>

## North Georgia Trust Co., Blue Ridge.

## BANK EXAMINER'S REPORT.

September 1, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 1,042 00	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	12,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	1,210 58	penses and Taxes Paid.....	1,662 89
Demand Loans.....	1,088 56	Due to Banks and Bankers in this	-----
Loans and Discounts to Officers.....	1,402 61	State.....	54,619 24
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	2,965 20
Overdrafts Secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	60,344 01
Bank.....	200,625 00	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	736 59	Time Certificates.....	30,699 03
Other Real Estate.....	6,950 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	4,828 76	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	6,434 08	Bills Payable, including Time Cer-	-----
Currency.....	1,500 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	38,000 00
Silver, Nickels and Pennies.....	54 76	All other Liabilities.....	-----
Checks and other Cash Items.....	13,596 00	Now Cashed Out.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources, Life policy \$10,	-----		
000 on Pt.....	5,166 20		
Ins. et al (60 days).....	5,655 23		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 250,290 37	Total.....	\$ 250,290 37

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 4,743 75
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	4,743 75	Worthless.....	-----
Total.....	4,743 75	Total.....	\$ 4,743 75

## North Georgia Trust Co., Blue Ridge.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter April 25th, 1902.  
John H. Carter..... President.Begun Business Same Date.  
E. A. Waldroop..... Sec'y and Treas.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 4,774 56	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	-----	Surplus Fund.....	12,000 00
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,376 02
Bank.....	211,525 00	Due to Banks and Bankers in this	-----
Banking House.....	10,000 00	State.....	45,122 75
Furniture and Fixtures.....	736 59	Due to Banks and Bankers in other	-----
Other Real Estate.....	8,400 00	States.....	28,900 83
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	6,582 33	Individual Deposits subject to Check	59,191 59
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	5,056 37	Demand Certificates.....	-----
Currency.....	3,000 00	Time Certificates.....	31,332 71
Gold.....	500 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	62 26	Cashier's Checks.....	-----
Checks and Cash Items.....	1,100 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	3,332 11	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Accounts Receivable.....	12,854 68	Money.....	38,000 00
Depositors Guarantee Fund.....	-----		
Total.....	\$ 267,923 90	Total.....	\$ 267,923 90

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 4,774 56
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	4,774 56	Worthless.....	-----
Total.....	\$ 4,774 56	Total.....	\$ 4,774 56

## Peoples Bank &amp; Trust Co., Blue Ridge.

## BANK EXAMINER'S REPORT.

September 9, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 125 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	2,500 00	Surplus Fund.....	-----
Loans on Personal Endorsement.....	7,024 90	Undivided Profits, less Current Expenses and Taxes Paid.....	-----
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	1,106 11
Overdrafts, See Schedule.....	-----	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	399 65
Bonds and Stocks owned by the Bank.....	4,000 00	Certified Checks.....	-----
Banking House.....	-----	Cashier's Checks.....	253 03
Furniture and Fixtures.....	783 85	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Due from Banks and Bankers in other States.....	985 96	All other Liabilities.....	-----
Currency.....	943 00		
Gold.....	-----		
Silver, Nickels and Pennies.....	274 28		
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss Stationery.....	121 80		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 16,758 79</b>	<b>Total.....</b>	<b>\$ 16,758 79</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 9,649 90
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	9,649 90	Worthless.....	-----
<b>Total.....</b>	<b>\$ 9,649 90</b>	<b>Total.....</b>	<b>\$ 9,649 90</b>

## Peoples Bank &amp; Trust Co., Blue Ridge.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Aug. 5, 1909.

Begun Business Aug. 7, 1909.

M. C. King.....President.

E. C. Crawford.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 14,315 07	Capital Stock Paid In.....	\$ 15,100 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	87	Undivided Profits, less Current Expenses and Taxes Paid.....	137 85
Bonds and Stocks owned by the Bank.....	4,000 00	Due to Banks and Bankers in this State.....	-----
Banking House.....	-----	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	783 85	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	3,499 89
Due from Banks and Bankers in this State.....	-----	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	1,354 77	Time Certificates.....	2,591 65
Currency.....	-----	Certified Checks.....	-----
Gold.....	793 40	Cashier's Checks.....	148 19
Silver, Nickels and Pennies.....	-----	Due to Clearing House.....	-----
Checks and Cash Items.....	229 62	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profit and Loss.....	-----		
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 21,477 58</b>	<b>Total.....</b>	<b>\$ 21,477 58</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 14,315 07
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	14,315 07	Worthless.....	-----
<b>Total.....</b>	<b>\$ 14,315 07</b>	<b>Total.....</b>	<b>\$ 14,315 07</b>

**Bank of Bluffton, Bluffton.****BANK EXAMINER'S REPORT.**

October 13, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	20,676 62	penses and Taxes Paid.....	889 00
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	496 58	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	37,931 85
Bank.....		Savings Deposits.....	
Banking House.....	1,750 00	Demand Certificates.....	
Furniture and Fixtures.....	1,950 00	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	12,138 72	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	15,005 60	Bills Payable, including Time Cer-	
Currency.....	1,590 00	tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	114 72	All other Liabilities.....	
Checks and other Cash Items.....	98 61		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 53,820 85</b>	<b>Total.....</b>	<b>\$ 53,820 85</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 20,676 62
In Judgment.....		Doubtful.....	
Not in Suit.....	20,676 62	Worthless.....	
<b>Total.....</b>	<b>\$ 20,676 62</b>	<b>Total.....</b>	<b>\$ 20,676 62</b>

**Bank of Bluffton, Bluffton.****OFFICIAL STATEMENT.**

November 16, 1909.

J. J. Hayes.....	President.	W. T. Davis.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 14,233 72	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	5,677 35	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	628 76
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,750 00	State.....	
Furniture and Fixtures.....	1,950 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	700 00
State.....	13,319 48	Individual Deposits subject to Check	43,841 99
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	20,605 24	Demand Certificates.....	
Currency.....	1,998 00	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	202 56	Cashier's Checks.....	34 70
Checks and Cash Items.....	99 00	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	8 55	Bills Payable, including Time Cer-	
Interest Paid.....	335 40	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 60,170 75</b>	<b>Total.....</b>	<b>\$ 60,170 75</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 14,233 72
In Judgment.....		Doubtful.....	
Not in Suit.....	14,233 72	Worthless.....	
<b>Total.....</b>	<b>\$ 14,233 72</b>	<b>Total.....</b>	<b>\$ 14,233 72</b>

**Farmers Bank, Blythe.****BANK EXAMINER'S REPORT.**

December 17, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	6,036 72	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	15,900 35
Bank.....		Savings Deposits.....	
Banking House.....	1,925 00	Demand Certificates.....	
Furniture and Fixtures.....	142 22	Time Certificates.....	190 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	6,707 75	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	14,185 19	Bills Payable, including Time Cer-	
Currency.....	1,957 00	tificates representing Borrowed	
Gold.....	5 00	Money.....	
Silver, Nickels and Pennies.....	22 15	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	110 32		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 31,090 35	Total.....	\$ 31,090 35

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 6,036 72
In Judgment.....		Doubtful.....	
Not in Suit.....	6,036 72	Worthless.....	
Total.....	\$ 6,036 72	Total.....	\$ 6,036 72

**Farmers Bank, Blythe.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Aug. 28, 1909.

L. O. Benton.....President.

Begun Business Sept. 1, 1909.

W. E. Norrell.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 5,370 47	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	277 61
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,925 00	State.....	
Furniture and Fixtures.....	85 21	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	6,885 34	Individual Deposits subject to Check	12,260 42
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	9,686 10	Demand Certificates.....	
Currency.....	2,896 00	Time Certificates.....	50 00
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	231 89	Cashier's Checks.....	3 40
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	511 42	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 27,591 43	Total.....	\$ 27,591 43

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 5,370 47
In Judgment.....		Doubtful.....	
Not in Suit.....	5,370 47	Worthless.....	
Total.....	\$ 5,370 47	Total.....	\$ 5,370 47

**Bank of Boston, Boston.****BANK EXAMINER'S REPORT.**

September 22, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	39,280 54	penses and Taxes Paid.....	918 45
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	75 99	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	20 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	26,611 05
Bank.....	-----	Savings Deposits.....	329 80
Banking House.....	7,395 70	Demand Certificates.....	11,792 89
Furniture and Fixtures.....	-----	Certified Checks.....	-----
Other Real Estate.....	-----	Cashier's Checks.....	-----
Due from Banks and Bankers in th.	-----	Due to Clearing House.....	-----
State.....	16,776 12	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in	-----	Bills Payable, including Time Cer-	-----
other States.....	3,202 52	tificates representing Borrowed	-----
Currency.....	5,235 00	Money.....	9,548 10
Gold.....	75 00	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	1,821 00		
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	358 42		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 74,220 29	Total.....	\$ 74,220 29

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 39,139 54
In Judgment.....	-----	Doubtful.....	141 00
Not in Suit.....	39,280 54	Worthless.....	-----
Total.....	\$ 39,280 54	Total.....	\$ 39,139 54

**Bank of Boston, Boston.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 7, 1905.  
J. W. Taylor.....President.Begun Business March 5, 1906.  
R. L. Williams.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,323 57	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	125 00	Surplus Fund.....	-----
Overdrafts.....	112 59	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,525 72
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	7,395 70	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	20 00
State.....	2,936 91	Individual Deposits subject to Check	20,509 01
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	5,715 74	Demand Certificates.....	332 14
Currency.....	2,831 00	Time Certificates.....	12,116 02
Gold.....	240 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,858 13	Cashier's Checks.....	-----
Checks and Cash Items.....	56 97	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	907 28	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 60,502 89	Total.....	\$ 60,502 89

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 37,119 94
In Judgment.....	-----	Doubtful.....	203 63
Not in Suit.....	37,323 57	Worthless.....	-----
Total.....	\$ 37,323 57	Total.....	\$ 37,323 57

# **Merchants and Farmers Bank, Boston.**

## **BANK EXAMINER'S REPORT.**

September 23, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 35,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	134,170 98	penses and Taxes Paid.....	13,465 00
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	15 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	107,265 92
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	4,342 66	Demand Certificates.....	330 00
Furniture and Fixtures.....	1,000 00	Time Certificates.....	47,662 34
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	290 00
State.....	57,081 31	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	31,004 72	Bills Payable, including Time Cer-	-----
Currency.....	3,297 00	tificates representing Borrowed	-----
Gold.....	1,395 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	1,397 70	All other Liabilities.....	-----
Checks and other Cash Items.....	339 00		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 234,028 37	Total.....	\$ 234,028 37

## **LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,097 20	Good.....	\$ 133,170 98
In Judgment.....	-----	Doubtful.....	1,000 00
Not in Suit.....	133,073 78	Worthless.....	-----
Total.....	\$ 134,170 98	Total.....	\$ 134,170 98

# **Merchants and Farmers Bank, Boston.**

## **OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1891.		Begun Business 1902	
Jas. M. Jones.....	V. President.	J. A. Horn.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 120,767 65	Capital Stock Paid In.....	\$ 35,000 00
Demand Loans.....	1,868 64	Surplus Fund.....	15,000 00
Overdrafts.....	1,278 02	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	18,150 27
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,500 00	State.....	-----
Furniture and Fixtures.....	1,000 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	685 36	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	110 00
State.....	58,784 97	Individual Deposits subject to Check	83,291 14
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,148 57	Demand Certificates.....	330 00
Currency.....	3,247 00	Time Certificates.....	51,015 08
Gold.....	1,590 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	708 50	Cashier's Checks.....	141 26
Checks and Cash Items.....	89 90	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
		Reserved for Int. and Tax.....	3,428 86
Total.....	\$ 196,466 61	Total.....	\$ 196,466 61

## **LOANS AND DISCOUNTS.**

In Suit.....	\$ 763 36	Good.....	\$ 120,767 65
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	120,004 29	Worthless.....	-----
Total.....	\$ 120,767 65	Total.....	\$ 120,767 65



**Bank of Bowersville, Bowersville.****BANK EXAMINER'S REPORT.**

November 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 18,600 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,109 56
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	22,066 01	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,053 44	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	28,022 69
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,675 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,313 00	Time Certificates.....	629 45
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	19,078 03	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscouted.....	-----
other States.....	1,606 54	Bills Payable, including Time Cer-	-----
Currency.....	1,213 00	tificates representing Borrowed	-----
Gold.....	500 00	Money.....	2,000 00
Silver, Nickels and Pennies.....	234 70	All other Liabilities.....	-----
Checks and other Cash Items.....	3,621 98		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 52,361 70	Total.....	\$ 52,361 70

**LOANS AND DISCOUNTS.**

In Suit.....	-----	Good.....	\$ 22,066 01
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	\$ 22,066 01	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Bank of Bowersville, Bowersville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter December 14th, 1906. Begun Business January 2nd, 1907.  
W. C. Mason.....President. S. A. Verner.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 23,094 01	Capital Stock Paid In.....	\$ 18,600 00
Demand Loans.....	400 00	Surplus Fund.....	-----
Overdrafts.....	1,247 03	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,093 21
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,675 00	State.....	-----
Furniture and Fixtures.....	1,310 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	27,594 87	Individual Deposits subject to Check	39,143 48
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	6,712 68	Demand Certificates.....	-----
Currency.....	790 00	Time Certificates.....	629 45
Gold.....	500 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	142 55	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscouted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	2,000 00
Total.....	\$ 63,466 14	Total.....	\$ 63,466 14

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 23,494 01
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	23,494 01	Worthless.....	-----
Total.....	\$ 23,494 01	Total.....	\$ 23,494 01

**Bank of Bowman, Bowman.****BANK EXAMINER'S REPORT.**

November 20, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,122 90
Demand Loans.....	15,819 72	Due to Banks and Bankers in this	-----
Loans and Discounts.....	44,544 86	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	139 09	States.....	5,500 00
Overdrafts secured by Cotton.....	18,603 31	Due Unpaid Dividends.....	24 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	58,111 63
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,183 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,942 95	Time Certificates.....	14,607 55
Other Real Estate.....	900 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	8,821 13	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	6,428 65	Bills Payable, including Time Cer-	-----
Currency.....	2,063 00	tificates representing Borrowed	-----
Gold.....	100 00	Money.....	-----
Silver, Nickels and Pennies.....	589 57	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources, Ins. Fund.....	2,030 80		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 106,366 08</b>	<b>Total.....</b>	<b>\$ 106,366 08</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 83 00	Good.....	\$ 60,581 58
In Judgment.....	-----	Doubtful.....	83 00
Not in Suit.....	60,581 58	Worthless.....	-----
<b>Total.....</b>	<b>\$ 60,664 58</b>	<b>Total.....</b>	<b>\$ 60,664 58</b>

**Bank of Bowman, Bowman.****OFFICIAL STATEMENT.**

November 16, 1909.

L. W. Hendrick

President.

O. L. Teasley

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 46,433 34	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	13,613 17	Surplus Fund.....	-----
Overdrafts.....	86 76	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,931 76
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,183 00	State.....	-----
Furniture and Fixtures.....	1,942 95	Due to Banks and Bankers in other	-----
Other Real Estate.....	900 00	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	24 00
State.....	6,031 63	Individual Deposits subject to Check	61,134 17
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	6,289 52	Demand Certificates.....	-----
Currency.....	2,881 00	Time Certificates.....	14,607 55
Gold.....	100 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	846 00	Cashier's Checks.....	450 00
Checks and Cash Items.....	15 74	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	43 02	tificates representing Borrowed	-----
Depositors Insurance Fund.....	2,810 80	Money.....	-----
Mutual Fire Insurance Fund.....	120 00		
Advance on Cotton.....	18,870 49		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 104,147 48</b>	<b>Total.....</b>	<b>\$ 104,147 48</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Bank of Bremen, Bremen.****BANK EXAMINER'S REPORT.**

November 11, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	5,506 06
Demand Loans.....	4,585 78	Due to Banks and Bankers in this	-----
Loans and Discounts.....	50,511 71	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	437 98	States.....	-----
Overdrafts secured by Cotton.....	15,500 45	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	66,497 93
Bank.....	2,700 00	Savings Deposits.....	-----
Banking House.....	2,473 90	Demand Certificates.....	-----
Furniture and Fixtures.....	1,925 95	Time Certificates.....	7,167 64
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	15,819 28	Cashier's Checks.....	-----
State.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	10,481 28	Bills Payable, including Time Cer-	-----
Currency.....	5,104 00	tificates representing Borrowed	-----
Gold.....	230 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	860 75	All other Liabilities.....	-----
Checks and other Cash Items.....	609 86		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	2,930 81		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 114,171 63</b>	<b>Total.....</b>	<b>\$ 114,171 63</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 54,746 34
In Judgment.....	-----	Doubtful.....	350 93
Not in Suit.....	55,097 37	Worthless.....	-----
<b>Total.....</b>	<b>\$ 55,097 37</b>	<b>Total.....</b>	<b>\$ 55,097 37</b>

**Bank of Bremen, Bremen.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March 23, 1903.

W. H. Williamson.....President.

Begun Business March 25, 1903.

J. J. Manyham.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 49,593 50	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	3,500 00	Surplus Fund.....	-----
Overdrafts.....	23,287 70	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	5,687 75
Bank.....	2,700 00	Due to Banks and Bankers in this	-----
Banking House.....	2,473 90	State.....	-----
Furniture and Fixtures.....	1,925 95	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	4,367 97	Individual Deposits subject to Check	59,089 93
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	9,591 09	Demand Certificates.....	-----
Currency.....	3,232 00	Time Certificates.....	7,167 64
Gold.....	230 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	879 09	Cashier's Checks.....	657 97
Checks and Cash Items.....	822 09	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	5,000 00
<b>Total.....</b>	<b>\$ 102,603 29</b>	<b>Total.....</b>	<b>\$ 102,603 29</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 53,093 50
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	53,093 50	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Terrell County Bank, Bronwood.****BANK EXAMINER'S REPORT.**

October 25, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	2,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,121 85
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	15,202 27	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	1,322 42	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	67,346 86
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,614 63	Demand Certificates.....	-----
Furniture and Fixtures.....	1,400 00	Time Certificates.....	7,902 52
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	1,301 42
State.....	31,381 40	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	33,450 53	Bills Payable, including Time Cer-	
Currency.....	7,636 00	tificates representing Borrowed	
Gold.....	470 00	Money.....	-----
Silver, Nickels and Pennies.....	1,195 40	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 94,672 65</b>	<b>Total.....</b>	<b>\$ 94,672 65</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$ -----	Good.....	\$ 15,202 27
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	\$ 15,202 27	Worthless.....	-----
		<b>Total.....</b>	<b>\$ -----</b>

**Terrell County Bank, Bronwood.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter October, 1904.  
M. N. Childs.....President.Begun Business 1904.  
C. H. Price.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 15,695 89	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	2,000 00
Overdrafts.....	69 96	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,419 57
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	1,500 00	State.....	-----
Furniture and Fixtures.....	1,400 00	Due to Banks and Bankers in other	
Other Real Estate.....	1,114 63	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	33,788 26	Individual Deposits subject to Check	52,208 88
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	22,883 20	Demand Certificates.....	-----
Currency.....	6,143 00	Time Certificates.....	8,177 52
Gold.....	490 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	924 52	Cashier's Checks.....	5,203 49
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 84,009 46</b>	<b>Total.....</b>	<b>\$ 84,009 46</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$ -----	Good.....	\$ 15,695 89
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	15,695 89	Worthless.....	-----
<b>Total.....</b>	<b>\$ 15,695 89</b>	<b>Total.....</b>	<b>\$ 15,695 89</b>

**Bank of Brooklet, Brooklet.****BANK EXAMINER'S REPORT.**

September 20, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	1,537 65
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	576 67
Demand Loans.....	2,450 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	32,753 33	State.....	-----
Overdrafts, See Schedule.....	143 83	Due to Banks and Bankers in other	-----
Overdrafts secured by Cotton.....	-----	States.....	-----
Bonds and Stocks owned by the	-----	Due Unpaid Dividends.....	-----
Bank.....	-----	Individual Deposits subject to Check	22,684 55
Banking House.....	1,914 15	Savings Deposits.....	-----
Furniture and Fixtures.....	980 54	Demand Certificates.....	-----
Other Real Estate.....	-----	Time Certificates.....	7,100 11
Due from Banks and Bankers in this	-----	Certified Checks.....	-----
State.....	8,990 53	Cashier's Checks.....	83 59
Due from Banks and Bankers in	-----	Due to Clearing House.....	-----
other States.....	6,780 71	Notes and Bills Rediscounted.....	-----
Currency.....	700 00	Bills Payable, including Time Cer-	-----
Gold.....	15 00	tificates representing Borrowed	-----
Silver, Nickels and Pennies.....	240 94	Money.....	8,000 00
Checks and other Cash Items.....	33 54	All other Liabilities.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 54,982 57	Total.....	\$ 54,982 57

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 35,065 53
In Judgment.....	-----	Doubtful.....	137 80
Not in Suit.....	35,203 33	Worthless.....	-----
Total.....	\$ 35,203 33	Total.....	\$ 35,203 33

**Bank of Brooklet, Brooklet.****OFFICIAL STATEMENT.**

November 16, 1909.

J. N. Shearouse.....President.

Paul B. Lewis.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 34,385 97	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	3,500 00	Surplus Fund.....	1,537 65
Overdrafts.....	565 98	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	956 33
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,914 15	State.....	1,914 15
Furniture and Fixtures.....	981 24	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	12,854 72	Individual Deposits subject to Check	32,262 10
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,776 08	Demand Certificates.....	-----
Currency.....	1,102 00	Time Certificates.....	6,084 51
Gold.....	5 00	Certified Checks.....	107 00
Silver, Nickels and Pennies.....	226 41	Cashier's Checks.....	1,363 96
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills, Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 57,311 55	Total.....	\$ 57,311 55

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 37,885 97
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	37,885 97	Worthless.....	-----
Total.....	\$ 37,885 97	Total.....	\$ 37,885 97

**Brooks Bank, Brooks.****BANK EXAMINER'S REPORT.**

September 2, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 2,450 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	10,345 25	Surplus Fund.....	750 00
Loans on Personal Endorsement.....	15,220 06	Undivided Profits, less Current Expenses and Taxes Paid.....	1,660 93
Miscellaneous Loans.....	1,067 20	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	765 00	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	275 91	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	9,200 92
Overdrafts, See Schedule.....	-----	Demand Certificates.....	-----
Overdrafts secured by Cotton Bank.....	-----	Time Certificates.....	4,572 66
Bonds and Stocks owned by the Bank.....	2,354 51	Certified Checks.....	9 80
Banking House.....	1,693 60	Cashier's Checks.....	-----
Furniture and Fixtures.....	-----	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	4,642 61	Bills Payable, including Time Certificates representing Borrowed Money.....	9,000 00
Due from Banks and Bankers in other States.....	721 24	All other Liabilities.....	-----
Currency.....	12 00		
Gold.....	-----		
Silver, Nickels and Pennies.....	117 56		
Checks and other Cash Items.....	152 20		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	377 17		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 40,194 31</b>	<b>Total.....</b>	<b>\$ 40,194 31</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 29,847 51
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	29,847 51	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Brooks Bank, Brooks.****OFFICIAL STATEMENT.**

November 16, 1909.

Sam Boykin.....President.

Arthur Digby.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 16,107 92	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	4,513 57	Surplus Fund.....	750 00
Overdrafts.....	768 88	Undivided Profits, less Current Expenses and Taxes Paid.....	1,547 36
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	2,354 51	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,693 60	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	25,635 21
Due from Banks and Bankers in this State.....	13,021 55	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	2,884 02	Time Certificates.....	4,572 66
Currency.....	505 00	Certified Checks.....	-----
Gold.....	-----	Cashier's Checks.....	35 63
Silver, Nickels and Pennies.....	205 10	Due to Clearing House.....	-----
Checks and Cash Items, Adv. on Cotton.....	5,486 68	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profit and Loss.....	-----		
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 47,540 83</b>	<b>Total.....</b>	<b>\$ 47,540 83</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 20,621 49
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	20,621 49	Worthless.....	-----
<b>Total.....</b>	<b>\$ 20,621 49</b>	<b>Total.....</b>	<b>\$ 20,621 49</b>

**Brunswick Bank & Trust Co., Brunswick.****BANK EXAMINER'S REPORT.**

August 5, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	60,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	5,526 18
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	12,173 88
Demand Loans.....	50,570 18	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	265,134 52	Due Unpaid Dividends.....	50 00
Loans on one name party.....	-----	Individual Deposits subject to Check.....	138,416 40
Overdrafts, See Schedule.....	34 36	Savings Deposits.....	62,408 99
Overdrafts secured by Cotton.....	-----	Demand Certificates.....	11,200 00
Bonds and Stocks owned by the Bank.....	11,437 00	Time Certificates.....	33,508 47
Banking House.....	21,016 13	Certified Checks.....	1,531 24
Furniture and Fixtures.....	1,594 00	Cashier's Checks.....	2,498 83
Other Real Estate.....	455 86	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	11,935 04	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	52,445 08	Bills Payable, including Time Certificates representing Borrowed Money.....	20,000 00
Currency.....	25,953 00	All other Liabilities.....	-----
Gold.....	721 13		
Silver, Nickels and Pennies.....	4,763 26		
Checks and other Cash Items.....	1,253 53		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 447,313 99	Total.....	\$ 447,313 99

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 300,704 70
In Judgment.....	-----	Doubtful.....	15,000 00
Not in Suit.....	315,704 70	Worthless.....	-----
Total.....	\$ 315,704 70	Total.....	\$ 315,704 70

**Brunswick Bank & Trust Co., Brunswick.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept. 11, 1889.  
Frank D. Aiken.....President.Begun Business 1889.  
Geo. H. Smith.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 288,017 22	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	78,053 07	Surplus Fund.....	60,000 00
Overdrafts.....	251 21	Undivided Profits, less Current Expenses and Taxes Paid.....	10,408 81
Bonds and Stocks owned by the Bank.....	11,424 50	Due to Banks and Bankers in this State.....	46,184 21
Banking House.....	21,016 13	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,594 00	Due Unpaid Dividends.....	-----
Other Real Estate.....	455 86	Individual Deposits subject to Check.....	164,917 46
Due from Banks and Bankers in this State.....	24,935 01	Savings Deposits.....	66,602 27
Due from Banks and Bankers in other States.....	51,825 07	Demand Certificates.....	5,000 00
Currency.....	12,817 00	Time Certificates.....	37,167 62
Gold.....	7,810 00	Certified Checks.....	1,180 35
Silver, Nickels and Pennies.....	3,095 17	Cashier's Checks.....	496 46
Checks and Cash Items.....	662 94	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	10,000 00
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 501,957 18	Total.....	\$ 501,957 18

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 361,070 29
In Judgment.....	-----	Doubtful.....	5,000 00
Not in Suit.....	366,070 29	Worthless.....	-----
Total.....	\$ 366,070 29	Total.....	\$ 366,070 29

**Glynn County Bank, Brunswick.****BANK EXAMINER'S REPORT.**

August 6, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 75,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	660 74
Demand Loans.....	11,800 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	86,585 40	State.....	216 42
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	122 64	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	70,756 26
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	22,143 65	Demand Certificates.....	-----
Furniture and Fixtures.....	5,891 38	Time Certificates.....	11,139 24
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	548 88
State.....	13,611 70	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	7,824 87	Bills Payable, including Time Cer-	-----
Currency.....	9,223 00	tificates representing Borrowed	-----
Gold.....	425 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	2,606 06	All other Liabilities.....	-----
Checks and other Cash Items.....	87 84		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources, Depositors Guar-	-----		
antee Fund.....	3,000 00		
<b>Total.....</b>	<b>\$ 163,321 54</b>	<b>Total.....</b>	<b>\$ 163,321 54</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 98,385 40
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	98,385 40	Worthless.....	-----
<b>Total.....</b>	<b>\$</b>	<b>Total.....</b>	<b>\$</b>

**Glynn County Bank, Brunswick.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Nov. 5, 1906.

Begun Business March 7, 1907.

J. J. Lott.....President.

J. L. Allen.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 102,775 72	Capital Stock Paid In.....	\$ 75,000 00
Demand Loans.....	10,960 00	Surplus Fund.....	-----
Overdrafts.....	65 31	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,557 22
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	22,162 65	State.....	-----
Furniture and Fixtures.....	5,891 38	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	10,000 00
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	10,555 75	Individual Deposits subject to Check	77,443 35
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	11,242 59	Demand Certificates.....	1,320 00
Currency.....	8,225 00	Time Certificates.....	9,846 12
Gold.....	1,330 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,295 32	Cashier's Checks.....	924 83
Checks and Cash Items.....	1,587 80	Due to Clearing House.....	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 177,091 52</b>	<b>Total.....</b>	<b>\$ 177,091 52</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 100 55	Good.....	\$ 113,735 72
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	113,635 17	Worthless.....	-----
<b>Total.....</b>	<b>\$ 113,735 72</b>	<b>Total.....</b>	<b>\$ 113,735 72</b>



## Haralson County Bank, Buchanan.

## BANK EXAMINER'S REPORT.

November 11, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES.	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	643 23
Demand Loans.....	2,960 83	Due to Banks and Bankers in this	-----
Loans and Discounts.....	31,366 99	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	35 59	States.....	-----
Overdrafts Secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	30,102 36
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	} 3,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....		Time Certificates.....	2,320 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	85 25
State.....	11,190 77	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	7,338 87	Bills Payable, including Time Cer-	-----
Currency.....	2,723 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	11,000 00
Silver, Nickels and Pennies.....	483 79	All other Liabilities.....	-----
Checks and other Cash Items.....	51 00		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 59,150 84	Total.....	\$ 59,150 84

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 34,327 82
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	34,327 82	Worthless.....	-----
Total.....	\$ 34,327 82	Total.....	\$ 34,327 82

## Haralson County Bank, Buchanan.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter March 3, 1909.  
G. J. Holcombe.....President.Begun Business March 4, 1909.  
H. L. McCalman.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 32,694 03	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	12 29	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	649 89
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,000 00	State.....	-----
Furniture and Fixtures.....	2,000 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,528 57	Individual Deposits subject to Check	24,838 98
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	9,291 58	Demand Certificates.....	-----
Currency.....	2,880 00	Time Certificates.....	2,320 00
Gold.....	40 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	533 82	Cashier's Checks.....	323 99
Checks and Cash Items.....	152 57	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	11,000 00
Total.....	\$ 54,132 86	Total.....	\$ 54,132 86

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 32,694 03
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	32,694 03	Worthless.....	-----
Total.....	\$ 32,694 03	Total.....	\$ 32,694 03

**Bank of Buckhead, Buckhead.****BANK EXAMINER'S REPORT.**

December 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,894 26
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	18,404 89	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,516 16	States.....	-----
Overdrafts secured by Cotton.....	12,081 72	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	41,651 72
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,531 17	Demand Certificates.....	-----
Furniture and Fixtures.....	1,284 59	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	998 06
State.....	33,595 38	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	-----	Bills Payable, including Time Cer-	
Currency.....	1,965 00	tificates representing Borrowed	
Gold.....	5 00	Money.....	-----
Silver, Nickels and Pennies.....	343 28	All other Liabilities.....	-----
Checks and other Cash Items.....	316 85		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 71,044 04	Total.....	\$ 71,044 04

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 18,404 89
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	18,404 89	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Bank of Buckhead, Buckhead.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter July 9th, 1906.  
G. M. Gaissert.....President.Begun Business September 3rd, 1906.  
S. R. Paschal.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 25,955 87	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	390 00	Surplus Fund.....	1,500 00
Overdrafts.....	8,614 54	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,410 21
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	1,531 17	State.....	-----
Furniture and Fixtures.....	1,279 23	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	27,331 95	Individual Deposits subject to Check	38,383 23
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	-----	Demand Certificates.....	-----
Currency.....	976 00	Time Certificates.....	-----
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	900 88	Cashier's Checks.....	751 20
Checks and Cash Items.....	660 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	405 00	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 68,044 64	Total.....	\$ 68,044 64

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 26,345 87
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	26,345 87	Worthless.....	-----
Total.....	\$ 26,345 87	Total.....	\$ 26,345 87

**Buena Vista Loan & Savings Bank, Buena Vista.****BANK EXAMINER'S REPORT.**

October 26, 1909.

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 30,000 00
Loans on Collateral other than R. E.....	Surplus Fund..... 23,500 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Expenses and Taxes Paid..... 1,403 31
Miscellaneous Loans.....	Due to Banks and Bankers in this State.....
Demand Loans..... 2,056 66	Due to Banks and Bankers in other States.....
Loans and Discounts..... 97,011 63	Due Unpaid Dividends..... 103 00
Loans on one name party.....	Individual Deposits subject to Check..... 114,333 21
Overdrafts, See Schedule..... 25,968 37	Savings Deposits.....
Overdrafts secured by Cotton Bank.....	Demand Certificates.....
Bonds and Stocks owned by the Bank..... 3,375 00	Time Certificates..... 50,495 17
Banking House.....	Certified Checks.....
Furniture and Fixtures.....	Cashier's Checks..... 154 85
Other Real Estate.....	Due to Clearing House.....
Due from Banks and Bankers in this State..... 36,876 02	Notes and Bills Rediscounted.....
Due from Banks and Bankers in other States..... 43,735 13	Bills Payable, including Time Certificates representing Borrowed Money..... 12,500 00
Currency..... 10,875 00	All other Liabilities.....
Gold..... 2 50	
Silver, Nickels and Pennies..... 4,149 01	
Checks and other Cash Items..... 7,229 67	
Checks and Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources..... 1,210 50	
Depositors Guarantee Fund.....	
<b>Total.....\$ 232,489 54</b>	<b>Total.....\$ 232,489 54</b>

**LOANS AND DISCOUNTS.**

In Suit.....\$ 216 00	Good.....\$ 98,068 34
In Judgment..... 209 54	Doubtful..... 1,000 00
Not in Suit..... 98,642 80	Worthless.....
<b>Total.....\$ 99,068 34</b>	<b>Total.....\$ 99,068 34</b>

**Buena Vista Loan & Savings Bank, Buena Vista.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Roberts.....President..... Wm. C. Wooten.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 106,806 88	Capital Stock Paid In.....\$ 30,000 00
Demand Loans..... 1,858 80	Surplus Fund..... 23,500 00
Overdrafts, Demand on Cotton..... 29,164 21	Undivided Profits, less Current Expenses and Taxes Paid..... 4,623 97
Overdrafts, Mercantile..... 599 43	Due to Banks and Bankers in this State.....
Bonds and Stocks owned by the Bank.....	Due to Banks and Bankers in other States.....
Banking House..... 3,375 00	Due Unpaid Dividends..... 48 00
Furniture and Fixtures.....	Individual Deposits subject to Check..... 96,291 23
Other Real Estate.....	Savings Deposits.....
Due from Banks and Bankers in this State..... 56,099 90	Demand Certificates.....
Due from Banks and Bankers in other States..... 5,074 97	Time Certificates..... 60,334 09
Currency..... 5,156 00	Certified Checks.....
Gold..... 37 50	Cashier's Checks..... 11 19
Silver, Nickels and Pennies..... 4,125 72	Due to Clearing House.....
Checks and Cash Items..... 1,299 67	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Certificates representing Borrowed Money.....
Profit and Loss.....	
Interest Paid.....	
Insurance Premium..... 1,210 50	
Cash Value (1,150.00).....	
Depositors Guarantee Fund.....	
<b>Total.....\$ 214,807 48</b>	<b>Total.....\$ 214,807 48</b>

**LOANS AND DISCOUNTS.**

In Suit.....\$ 1,719 00	Good.....\$ 106,736 94
In Judgment..... 209 54	Doubtful..... 1,928 54
Not in Suit..... 106,736 94	Worthless.....
<b>Total.....\$ 108,665 48</b>	<b>Total.....\$ 108,665 48</b>

**Bank of Buford, Buford.****BANK EXAMINER'S REPORT.**

November 9, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	62,205 13	penses and Taxes Paid.....	26,948 72
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	2,319 63	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	40,891 42
Bank.....	-----	Savings Deposits.....	1,622 44
Banking House.....	1,579 39	Demand Certificates.....	-----
Furniture and Fixtures.....	1,738 74	Time Certificates.....	31,423 96
Other Real Estate.....	2,537 23	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	856 75
State.....	55,983 44	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	6,837 08	Bills Payable, including Time Cer-	-----
Currency.....	5,298 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	13,000 00
Silver, Nickels and Pennies.....	566 44	All other Liabilities.....	-----
Checks and other Cash Items.....	678 21		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 139,743 29	Total.....	\$ 139,743 29

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 13 00	Good.....	\$ 62,205 13
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	62,192 13	Worthless.....	-----
Total.....	\$ 62,205 13	Total.....	\$ 62,205 13

**Bank of Buford, Buford.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jan. 20, 1893.

Begun Business February 1st, 1893.

L. P. Pattillo.....President.

Carl Perry.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 58,278 82	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	931 68	Surplus Fund.....	-----
Overdrafts.....	1,292 65	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	27,165 89
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,579 39	State.....	-----
Furniture and Fixtures.....	1,738 74	Due to Banks and Bankers in other	-----
Other Real Estate.....	2,537 23	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	54,163 63	Individual Deposits subject to Check	42,442 90
Due from Banks and Bankers in	-----	Savings Deposits.....	1,622 44
other States.....	4,388 17	Demand Certificates.....	-----
Currency.....	6,463 00	Time Certificates.....	31,619 36
Gold.....	20 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	638 79	Cashier's Checks.....	579 98
Checks and Cash Items.....	2,398 47	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	6,000 00
Total.....	\$ 134,430 57	Total.....	\$ 134,430 57

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 59,210 50
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	59,210 50	Worthless.....	-----
Total.....	\$ 59,210 50	Total.....	\$ 59,210 50

**Shadburn Banking Co., Buford.****BANK EXAMINER'S REPORT.**

November 10, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 40,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	7,500 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	115,978 99	penses and Taxes Paid.....	1,604 72
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,688 51	States.....	
Overdrafts secured by Cotton.....	8,873 60	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	47,228 25
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	2,100 00	Time Certificates.....	36,113 72
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	17,675 09	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,751 95	Bills Payable, including Time Cer-	
Currency.....	7,510 00	tificates representing Borrowed	
Gold.....		Money.....	25,000 00
Silver, Nickels and Pennies.....	859 55	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
Other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 157,446 69	Total.....	\$ 157,446 69

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 115,775 26
In Judgment.....	75 00	Doubtful.....	
Not in Suit.....	115,903 99	Worthless.....	203 73
Total.....	\$ 115,978 99	Total.....	\$ 115,978 99

**Shadburn Banking Co., Buford.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1900.		Begun Business 1901.	
W. B. Shadburn.....	President.	N. S. Robinson.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 112,342 01	Capital Stock Paid In.....	\$ 40,000 00
Demand Loans.....		Surplus Fund.....	7,500 00
Overdrafts (Cotton).....	21,617 78	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,816 33
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	2,100 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	10,893 28	Individual Deposits subject to Check	37,044 79
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	225 27	Demand Certificates.....	
Currency.....	4,371 00	Time Certificates.....	46,048 67
Gold.....	40 00	Certified Checks.....	
Silver, Nickels and Pennies.....	982 34	Cashier's Checks.....	
Checks and Cash Items.....	24 58	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	1,813 53	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	20,000 00
Total.....	\$ 154,409 79	Total.....	\$ 154,409 79

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 112,012 51
In Judgment.....	75 00	Doubtful.....	75 00
Not in Suit.....	112,267 01	Worthless.....	254 50
Total.....	\$ 112,342 01	Total.....	\$ 112,342 01

**Bank of Bullochville, Bullochville.****BANK EXAMINER'S REPORT.**

October 26, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	8,570 16
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	31,676 86	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	291 39	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	35,482 82
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	848 38	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	21,839 86	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,737 52	Bills Payable, including Time Cer-	
Currency.....	1,264 00	tificates representing Borrowed	
Gold.....	1,042 50	Money.....	
Silver, Nickels and Pennies.....	126 56	All other Liabilities.....	
Checks and other Cash Items.....	225 91		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 59,052 98	Total.....	\$ 59,052 98

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 31,676 86
In Judgment.....		Doubtful.....	
Not in Suit.....	31,676 86	Worthless.....	
Total.....	\$ 31,676 86	Total.....	\$ 31,676 86

**Bank of Bullochville, Bullochville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter August 28th 1905.		Begun Business October 21st, 1905.	
B. F. Bulloch.....President.		A. C. Dunn.....Cashier.	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 23,473 03	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	917 00
Overdrafts.....	585 52	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,814 60
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	848 38	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	31,073 12	Individual Deposits subject to Check	35,996 62
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	998 13	Demand Certificates.....	
Currency.....	2,384 00	Time Certificates.....	
Gold.....	117 50	Certified Checks.....	
Silver, Nickels and Pennies.....	248 54	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 59,728 22	Total.....	\$ 59,728 22

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,302 00	Good.....	\$ 23,462 53
In Judgment.....		Doubtful.....	10 50
Not in Suit.....	22,171 03	Worthless.....	
Total.....	\$ 23,473 03	Total.....	\$ 23,473 03

**Farmers and Merchants Bank, Butler.****BANK EXAMINER'S REPORT.****October 27, 1909.****Examined by J. S. Hollinshead.**

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E.	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....4,231 48
Demand Loans.....10,678 93	Due to Banks and Bankers in this
Loans and Discounts.....36,710 06	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....702 63	States.....
Overdrafts secured by Cotton.....20,194 91	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check.....62,673 52
Bank.....800 00	Savings Deposits.....
Banking House.....1,853 28	Demand Certificates.....
Furniture and Fixtures.....1,469 22	Time Certificates.....16,064 52
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....842 36
State.....14,521 81	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....4,305 57	Bills Payable, including Time Cer-
Currency.....2,955 00	tificates representing Borrowed
Gold.....	Money.....
Silver, Nickels and Pennies.....732 30	All other Liabilities.....
Checks and other Cash Items.....357 77	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....14 80	
Interest Paid.....620 18	
All other Resources.....2,895 42	
Depositors Guarantee Fund.....	
Total.....\$ 98,811 88	Total.....\$ 98,811 88

**LOANS AND DISCOUNTS.**

In Suit.....\$ 695 50	Good.....\$ 46,788 99
In Judgment.....187 50	Doubtful.....400 00
Not in Suit.....46,055 99	Worthless.....
Total.....\$ 47,388 99	Total.....\$ 47,388 99

**Farmers and Merchants Bank, Butler.****OFFICIAL STATEMENT.****November 16, 1909.**

Date of Charter	President.	Began Business January 26th, 1906.	Cashier.
M. T. Chapman		J. J. Peagler	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 40,189 57	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	10,031 00	Surplus Fund.....	
Overdrafts.....	12,479 06	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,961 95
Bank.....	800 00	Due to Banks and Bankers in this	
Banking House.....	1,853 28	State.....	
Furniture and Fixtures.....	1,469 22	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	6,111 97	Individual Deposits subject to Check	59,524 00
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	14,822 45	Demand Certificates.....	
Currency.....	6,428 00	Time Certificates.....	17,069 52
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	1,182 06	Cashier's Checks.....	264 02
Checks and Cash Items.....	452 88	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 95,819 49	Total.....	\$ 95,819 49

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 49,853 07
In Judgment.....137 50	Doubtful.....367 50
Not in Suit.....50,083 07	Worthless.....
Total.....\$ 50,220 57	Total.....\$ 50,220 57

**Cairo Banking Co., Cairo.****BANK EXAMINER'S REPORT.**

October 22, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 35,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	21,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	104,715 37	penses and Taxes Paid.....	8,338 60
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	208 15	States.....	-----
Overdrafts secured by Cotton.....	591 00	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	77,066 71
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	7,293 51	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	137 16
State.....	15,299 06	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	6,684 05	Bills Payable, including Time Cer-	
Currency.....	5,067 00	tificates representing Borrowed	
Gold.....	102 50	Money.....	-----
Silver, Nickels and Pennies.....	1,696 14	All other Liabilities.....	-----
Checks and other Cash Items.....	385 69		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 142,042 47	Total.....	\$ 142,042 47

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 104,715 37
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	104,715 37	Worthless.....	-----
Total.....	\$ 104,715 37	Total.....	\$ 104,715 37

**Cairo Banking Co., Cairo.****OFFICIAL STATEMENT.**

November 16, 1909.

Walter Davis..... President.

O. T. Davis..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 106,053 43	Capital Stock Paid In.....	\$ 35,000 00
Demand Loans on Cotton and Syrup.....	7,328 97	Surplus Fund.....	21,500 00
Overdrafts.....	625 43	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	9,108 07
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	5,217 01	State.....	-----
Furniture and Fixtures.....	2,076 50	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	27,805 52	Individual Deposits subject to Check	88,412 61
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	3,064 22	Demand Certificates.....	-----
Currency.....	1,621 00	Time Certificates.....	-----
Gold.....	57 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	657 33	Cashier's Checks.....	488 23
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 154,506 91	Total.....	\$ 154,506 91

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 106,053 43
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	106,053 43	Worthless.....	-----
Total.....	\$ 106,053 43	Total.....	\$ 106,053 43



**Citizens Bank, Cairo.**  
**BANK EXAMINER'S REPORT.**  
 October 22, 1909.  
 Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	12,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	127,848 45	penses and Taxes Paid.....	5,401 81
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	860 16	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	131,607 56
Bank.....		Savings Deposits.....	
Banking House.....	2,443 13	Demand Certificates.....	
Furniture and Fixtures.....	2,392 87	Time Certificates.....	
Other Real Estate.....	4,500 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	727 97
State.....	20,965 36	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	6,573 11	Bills Payable, including Time Cer-	
Currency.....	5,593 00	tificates representing Borrowed	
Gold.....	340 00	Money.....	
Silver, Nickels and Pennies.....	2,291 29	All other Liabilities.....	
Checks and Cash Items.....	929 97		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 174,737 34</b>	<b>Total.....</b>	<b>\$ 174,737 34</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 346 27	Good.....	\$ 127,693 05
In Judgment.....		Doubtful.....	155 40
Not in Suit.....	127,502 18	Worthless.....	
<b>Total.....</b>	<b>\$ 127,848 45</b>	<b>Total.....</b>	<b>\$ 127,848 45</b>

**Citizens Bank, Cairo.**

**OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter December 3rd, 1903.

Begun Business January 1st, 1904.

F. M. Brannon.....President.

W. H. Searcy.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 126,738 89	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	12,000 00
Overdrafts.....	544 34	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,009 24
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,443 13	State.....	
Furniture and Fixtures.....	2,392 87	Due to Banks and Bankers in other	
Other Real Estate.....	4,425 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	44,601 95	Individual Deposits subject to Check	148,742 81
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,851 77	Demand Certificates.....	
Currency.....	4,657 00	Time Certificates.....	
Gold.....	375 00	Certified Checks.....	50 00
Silver, Nickels and Pennies.....	2,088 86	Cashier's Checks.....	583 91
Checks and Cash Items.....	267 15	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 192,385 96</b>	<b>Total.....</b>	<b>\$ 192,385 96</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 126,738 89
In Judgment.....		Doubtful.....	
Not in Suit.....	126,738 89	Worthless.....	
<b>Total.....</b>	<b>\$ 126,738 89</b>	<b>Total.....</b>	<b>\$ 126,738 89</b>

## Peoples Bank, Calhoun.

## BANK EXAMINER'S REPORT.

December 2, 1909.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 4,371 50	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R.E.	7,439 79	Surplus Fund	3,000 00
Loans on Personal Endorsement	57,290 15	Undivided Profits, less Current Expenses and Taxes Paid	2,456 62
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	-----	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	10,153 35	Individual Deposits subject to Check	78,689 15
Overdrafts, See Schedule	1,701 23	Savings Deposits	-----
Overdrafts secured by Cotton	-----	Demand Certificates	-----
Bonds and Stocks owned by the Bank	-----	Time Certificates	16,229 76
Banking House	5,270 07	Certified Checks	-----
Furniture and Fixtures	-----	Cashier's Checks	357 00
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	2,241 10	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	23,842 44	Bills Payable, including Time Certificates representing Borrowed Money	5,000 00
Currency	9,500 00	All other Liabilities	-----
Gold	1,250 00		
Silver, Nickels and Pennies	4,502 90		
Checks and other Cash Items	3,150 00		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 130,712 53</b>	<b>Total</b>	<b>\$ 130,712 53</b>

## LOANS AND DISCOUNTS.

In Suit	-----	Good	\$ 79,254 79
In Judgment	1,500 00	Doubtful	-----
Not in Suit	77,764 79	Worthless	-----
<b>Total</b>	<b>\$ 79,254 79</b>	<b>Total</b>	<b>\$ 79,254 79</b>

## Peoples Bank, Calhoun.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Nov. 3, 1905		Begun Business Nov. 8, 1905.	
W. L. Hines	President.	Thos. A. Happp	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 82,303 23	Capital Stock Paid In	\$ 25,000 00
Demand Loans on cotton	16,087 25	Surplus Fund	3,000 00
Overdrafts	2,475 74	Undivided Profits, less Current Expenses and Taxes Paid	2,144 78
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	3,500 00	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	1,770 07	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	74,557 56
Due from Banks and Bankers in this State	712 78	Savings Deposits	-----
Due from Banks and Bankers in other States	18,306 44	Demand Certificates	18,519 76
Currency	7,130 00	Time Certificates	-----
Gold	790 00	Certified Checks	-----
Silver, Nickels and Pennies	541 52	Cashier's Checks	1,547 95
Checks and Cash Items	6,153 02	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	15,000 00
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 139,770 05</b>	<b>Total</b>	<b>\$ 139,770 05</b>

## LOANS AND DISCOUNTS.

In Suit	137 91	Good	\$ 82,003 23
In Judgment	1 620 00	Doubtful	100 00
Not in Suit	80,545 32	Worthless	200 00
<b>Total</b>	<b>\$ 82,803 23</b>	<b>Total</b>	<b>\$ 82,303 23</b>

**Bank of Camilla, Camilla.****BANK EXAMINER'S REPORT.**

October 11, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$25,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	2,665 71
Demand Loans.....	4,484 15	Due to Banks and Bankers in this	
Loans and Discounts.....	67,405 37	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,310 51	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	123,575 38
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	1,952 82	Time Certificates.....	27,493 00
Other Real Estate.....	.....	Certified Checks.....	160 00
Due from Banks and Bankers in this		Cashier's Checks.....	491 25
State.....	108,035 45	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	10,364 47	Bills Payable, including Time Cer-	
Currency.....	6,390 00	tificates representing Borrowed	
Gold.....	815 00	Money.....	.....
Silver, Nickels and Pennies.....	1,852 37	All other Liabilities.....	.....
Checks and other Cash Items.....	766 20		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 204,385 34</b>	<b>Total.....</b>	<b>\$204,385 34</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,802 98	Good.....	\$ 71,889 52
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	67,086 54	Worthless.....	.....
<b>Total.....</b>	<b>\$ 71,889 52</b>	<b>Total.....</b>	<b>\$ 71,889 52</b>

**Bank of Camilla, Camilla.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1889.		Begun Business Jan. 2, 1890.	
J. P. Heath.....	President.	T. R. Bennett.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 65,649 58	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	9,089 95	Surplus Fund.....	25,000 00
Overdrafts.....	5,504 23	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,224 71
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	1,952 82	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	108,299 02	Individual Deposits subject to Check	131,265 63
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	10,809 02	Demand Certificates.....	.....
Currency.....	7,843 00	Time Certificates.....	27,993 00
Gold.....	815 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	2,349 95	Cashier's Checks.....	113 53
Checks and Cash Items.....	254 30	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Depositors Guarantee Fund.....	.....	Money.....	.....
<b>Total.....</b>	<b>\$ 212,596 87</b>	<b>Total.....</b>	<b>\$ 212,596 87</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,000 00	Good.....	\$ 74,739 53
In Judgment.....	2,417 94	Doubtful.....	.....
Not in Suit.....	71,321 59	Worthless.....	.....
<b>Total.....</b>	<b>\$ 74,739 53</b>	<b>Total.....</b>	<b>\$ 74,739 53</b>

**Citizens Bank, Camilla.****BANK EXAMINER'S REPORT.**

October 9, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	9,177 52
Demand Loans.....	8,016 91	Due to Banks and Bankers in this	-----
Loans and Discounts.....	67,018 18	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	8,050 69	States.....	-----
Overdrafts secured by Cotton.....	7,899 97	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	89,480 39
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	2,585 30	Time Certificates.....	9,156 01
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,622 52
State.....	34,423 48	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	5,000 00
other States.....	10,229 59	Bills Payable, including Time Cer-	-----
Currency.....	1,806 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	790 56	All other Liabilities.....	-----
Checks and other Cash Items.....	5,615 76		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 144,436 44	Total.....	\$ 144,436 44

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,445 20	Good.....	\$ 72,785 09
In Judgment.....	-----	Doubtful.....	250 00
Not in Suit.....	70,589 89	Worthless.....	-----
Total.....	\$ 73,035 09	Total.....	\$ 73,035 09

**Citizens Bank, Camilla.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1904.		Begun Business Sept. 29, 1904.	
Geo. C. Cochran.....	President.	C. C. Bagges.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 72,655 28	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	12,289 44	Surplus Fund.....	-----
Overdrafts and Advance on Cotton.....	11,405 29	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	10,741 13
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	2,585 30	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	15,560 51	Individual Deposits subject to Check	73,965 79
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	7,578 89	Demand Certificates.....	12,206 01
Currency.....	2,647 00	Time Certificates.....	-----
Gold.....	40 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,038 83	Cashier's Checks.....	491 24
Checks and Cash Items.....	3,103 63	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	2,500 00
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 129,904 17	Total.....	\$ 129,904 17

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,281 15	Good.....	\$ 72,530 28
In Judgment.....	670 60	Doubtful.....	125 00
Not in Suit.....	70,703 53	Worthless.....	-----
Total.....	\$ 72,655 28	Total.....	\$ 72,655 28

**Bank of Canon, Canon.****BANK EXAMINER'S REPORT.**

November 21, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,677 35
Demand Loans.....	1,150 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	38,374 69	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	113 03	States.....	-----
Overdrafts secured by Cotton.....	6,152 69	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	25,417 50
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,500 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,850 00	Time Certificates.....	1,521 55
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	6,685 13	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	4,032 65	Bills Payable, including Time Cer-	-----
Currency.....	926 00	tificates representing Borrowed	-----
Gold.....	20 00	Money.....	15,500 00
Silver, Nickels and Pennies.....	286 20	All other Liabilities.....	-----
Checks and other Cash Items.....	26 01		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 61,116 40	Total.....	\$ 61,116 40

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 39,524 69
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	39,524 69	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Bank of Canon, Canon.****OFFICIAL STATEMENT.**

November 16, 1909.

W. C. Mason..... President. I. M. Starr..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 38,120 30	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts (cotton).....	3,975 40	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,547 53
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,500 00	State.....	-----
Furniture and Fixtures.....	1,850 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	10,278 38	Individual Deposits subject to Check	30,612 40
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	8,429 34	Demand Certificates.....	-----
Currency.....	1,355 00	Time Certificates.....	1,521 55
Gold.....	225 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	448 06	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	15,500 00
Total.....	\$ 66,181 48	Total.....	\$ 66,181 48

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 38,120 30
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	38,120 30	Worthless.....	-----
Total.....	\$ 38,120 30	Total.....	\$ 38,120 30

**Bank of Canton, Canton.****BANK EXAMINER'S REPORT.**

November 22, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 75,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	6,977 96
Demand Loans.....	55,365 79	Due to Banks and Bankers in this	
Loans and Discounts.....	129,909 36	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	39,028 91	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	104,506 84
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,400 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,381 00	Time Certificates.....	29,375 89
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	39,179 60	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	9,378 83	Bills Payable, including Time Cer-	
Currency.....	13,238 00	tificates representing Borrowed	
Gold.....	440 00	Money.....	70,000 00
Silver, Nickels and Pennies.....	496 17	All other Liabilities.....	-----
Checks and other Cash Items.....	43 03		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 290,860 69</b>	<b>Total.....</b>	<b>\$ 290,860 69</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 185,275 15
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	185,275 15	Worthless.....	-----
<b>Total.....</b>	<b>\$ 185,275 15</b>	<b>Total.....</b>	<b>\$ 185,275 15</b>

**Bank of Canton, Canton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter.	President.	Business Begun.	Cashier..
R. T. Jones.....	-----	Wm. Galt.....	-----
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 189,497 64	Capital Stock Paid In.....	\$ 75,000 00
Demand Loans.....	-----	Surplus Fund.....	5,000 00
Overdrafts.....	642 56	Undivided Profits, less Current Ex-	
Overdrafts account cotton.....	16,252 05	penses and Taxes Paid.....	6,843 66
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....	-----	State.....	-----
Banking House.....	2,400 00	Due to Banks and Bankers in other	
Furniture and Fixtures.....	1,381 00	States.....	-----
Other Real Estate.....	-----	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this		Individual Deposits subject to Check	101,591 60
State.....	49,031 95	Savings Deposits.....	-----
Due from Banks and Bankers in		Demand Certificates.....	29,375 41
other States.....	15,588 01	Time Certificates.....	-----
Currency.....	13,005 00	Certified Checks.....	704 68
Gold.....	390 00	Cashier's Checks.....	-----
Silver, Nickels and Pennies.....	276 52	Due to Clearing House.....	-----
Checks and Cash Items.....	50 65	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid.....	-----	Money.....	70,000 00
Depositors Guarantee Fund.....	-----	Unearned Interest.....	-----
<b>Total.....</b>	<b>\$288,515 38</b>	<b>Total.....</b>	<b>\$ 288,515 38</b>

**LOANS AND DISCOUNTS.**

In Suit.....	-----	Good.....	\$ 189,497 64
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	189,497 64	Worthless.....	-----
<b>Total.....</b>	<b>\$ 189,497 64</b>	<b>Total.....</b>	<b>\$ 189,497 64</b>

**Carlton Bank, Carlton.****BANK EXAMINER'S REPORT.**

November 16, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	2,768 46
Demand Loans.....	4,466 96	Due to Banks and Bankers in this	-----
Loans and Discounts.....	60,319 51	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	428,48	States.....	9,000 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	52,915 02
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,594 91	Demand Certificates.....	-----
Furniture and Fixtures.....	1,204 45	Time Certificates.....	17,314 94
Other Real Estate.....	3,796 36	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,205 81
State.....	30,814 92	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,199 66	Bills Payable, including Time Cer-	-----
Currency.....	4,407 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	5,000 00
Silver, Nickels and Pennies.....	27 43	All other Liabilities.....	-----
Checks and other Cash Items.....	13 75		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All Other Resources.....	2,930 80		
Depositors Guarantee Fund.....	-----		
Total.....	\$113,204 23	Total.....	\$113,204 23

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 64,786 47
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$-----	Total.....	\$-----

**Carlton Bank, Carlton.****OFFICIAL STATEMENT.**

November 16, 1909.

L. D. Long.....President. F. D. Smith.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 64,265 47	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	521 00	Surplus Fund.....	-----
Overdrafts.....	428 48	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,923 73
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,594 91	State.....	-----
Furniture and Fixtures.....	1,204 45	Due to Banks and Bankers in other	-----
Other Real Estate.....	3,796 36	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	30,934 92	Individual Deposits subject to Check	61,915 02
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	6,010 46	Demand Certificates.....	-----
Currency.....	4,407 00	Time Certificates.....	17,314 94
Gold.....	10 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	17 43	Cashier's Checks.....	1,205 81
Checks and Cash Items.....	13 75	Due to Clearing House	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	155 27	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	5,000 00
Total.....	\$113,359 50	Total.....	\$113,359 50

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 64,786 47
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	64,786 47	Worthless.....	-----
Total.....	\$ 64,786 47	Total.....	\$ 64,786 47

**Bank of Franklin County, Carnesville.****BANK EXAMINER'S REPORT.**

November 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid in	16,200 00
Loans on Collateral other than R. E.		Surplus Fund	3,000 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	1,666 21
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	10,000 00	Due to Banks and Bankers in other States	
Loans and Discounts	32,472 66	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	45,304 81
Overdrafts, See Schedule	3,316 72	Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	10,041 68
Banking House	800 00	Certified Checks	
Furniture and Fixtures	791 80	Cashier's Checks	83 34
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	26,370 85	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	251 90	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	730 00	All other Liabilities	
Gold	1,045 00		
Silver, Nickels and Pennies	517 11		
Checks and other Cash Items			
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
Total	\$ 76,296 04	Total	\$ 76,296 04

**LOANS AND DISCOUNTS.**

In Suit		Good	\$ 42,472 66
In Judgment		Doubtful	
Not in Suit	42,472 66	Worthless	
Total	\$	Total	\$

**Bank of Franklin County, Carnesville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March 12, 1906.

Begun Business March 21, 1906.

W. C. Mason.....President.

L. F. Lenhardt.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 32,060 67	Capital Stock Paid in	\$ 16,200 00
Demand Loans	5,000 00	Surplus Fund	3,000 00
Overdrafts		Undivided Profits, less Current Expenses and Taxes Paid	1,451 05
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	800 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	791 80	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	43,829 45
Due from Banks and Bankers in this State	34,176 06	Savings Deposits	
Due from Banks and Bankers in other States	872 84	Demand Certificates	
Currency	1,000 00	Time Certificates	10,440 68
Gold	1,000 00	Certified Checks	
Silver, Nickels and Pennies	465 90	Cashier's Checks	1,246 09
Checks and Cash Items		Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills payable, including Time Certificates representing Borrowed Money	
Interest Paid			
Depositors Guarantee Fund			
Total	\$ 76,167 27	Total	\$ 76,167 27

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 32,060 67
In Judgment		Doubtful	
Not in Suit	32,060 67	Worthless	
Total	\$ 32,060 67	Total	\$ 32,060 67



**Carrollton Bank, Carrollton.****BANK EXAMINER'S REPORT.**

November 11, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans On Real Estate	\$	Capital Stock Paid In	\$ 75,000 00
Loans on Collateral other than R. E.		Surplus Fund	45,000 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	16,171 95
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts	198,448 77	Due Unpaid Dividends	60 00
Loans on one name party		Individual Deposits subject to Check	103,166 22
Overdrafts, See Schedule	4,899 31	Savings Deposits	13,577 88
Overdrafts secured by Cotton	21,081 10	Demand Certificates	4,338 07
Bonds and Stocks owned by the Bank		Time Certificates	
Banking House		Certified Checks	
Furniture and Fixtures	1,666 75	Cashier's Checks	
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	22,118 16	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	28,360 88	Bills Payable, including Time Certificates representing Borrowed Money	45,000 00
Currency	15,938 00	All other Liabilities	
Gold	3,415 00		
Silver, Nickels and Pennies	1,488 77		
Checks and other Cash Items	4,210 93		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid	686 45		
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 302,314 12</b>	<b>Total</b>	<b>\$ 302,314 12</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 198,448 77
In Judgment		Doubtful	
Not in Suit	198,448 77	Worthless	
<b>Total</b>	<b>\$ 198,448 77</b>	<b>Total</b>	<b>\$ 198,448 77</b>

**Carrollton Bank, Carrollton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 31, 1890.  
J. T. Bradley

President.

Begun Business Jan. 15, 1891.

H. N. Spence

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 197,727 12	Capital Stock Paid in	\$ 75,000 00
Demand Loans		Surplus Fund	45,000 00
Overdrafts	49,201 84	Undivided Profits, less Current Expenses and Taxes Paid	14,193 41
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House		Due to Banks and Bankers in other States	
Furniture and Fixtures	1,666 75	Due Unpaid Dividends	60 00
Other Real Estate		Individual Deposits subject to Check	97,473 30
Due from Banks and Bankers in this State	7,310 84	Savings Deposits	13,252 48
Due from Banks and Bankers in other States		Demand Certificates	4,432 07
Currency	9,052 39	Time Certificates	
Gold	10,507 00	Certified Checks	
Silver, Nickels and Pennies	3,475 00	Cashier's Checks	
Checks and Cash Items	1,363 80	Due to Clearing House	
Exchanges for the Clearing House	329 04	Notes and Bills Rediscounted	
Profit and Loss	3,777 48	Bills Payable, including Time Certificates representing Borrowed Money	35,000 00
Depositors Guarantee Fund		Demand Deposits	
<b>Total</b>	<b>\$ 284,411 26</b>	<b>Total</b>	<b>\$ 284,411 26</b>

**LOANS AND DISCOUNTS.**

In Suit		Good	\$ 197,727 52
In Judgment		Doubtful	
Not in Suit	197,727 12	Worthless	
<b>Total</b>	<b>\$ 197,727 12</b>	<b>Total</b>	<b>\$ 197,727 12</b>

## Citizens Bank, Carrollton.

## BANK EXAMINER'S REPORT.

November 10, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.	17,091 26	Surplus Fund.....	7,500 00
Loans on Personal Endorsement.....	98,744 99	Undivided Profits, less Current Expenses and Taxes Paid.....	3,796 27
Miscellaneous Loans.....		Due to Banks and Bankers in this State.....	
Demand Loans.....		Due to Banks and Bankers in other States.....	
Loans and Discounts.....		Due Unpaid Dividends.....	
Loans on one name party.....	1,389 05	Individual Deposits subject to Check	78,527 79
Overdrafts, See Schedule.....	8,388 15	Savings Deposits.....	5,038 03
Overdrafts secured by Cotton		Demand Certificates.....	
Bonds and Stocks owned by the Bank.....		Time Certificates.....	
Banking House.....		Certified Checks.....	
Furniture and Fixtures.....	3,000 00	Cashier's Checks.....	1,192 21
Other Real Estate.....		Due to Clearing House.....	
Due from Banks and Bankers in this State.....	50,207 08	Notes and Bills Rediscounted.....	
Due from Banks and Bankers in other States.....	49,603 93	Bills Payable, including Time Certificates representing Borrowed Money.....	85,000 00
Currency.....	1,350 00	All other Liabilities.....	
Gold.....			
Silver, Nickels and Pennies.....	655 06		
Checks and other Cash Items.....	624 78		
Checks and Exchanges for the Clearing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 231,054 30	Total.....	\$ 231,054 30

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 117,225 30
In Judgment.....		Doubtful.....	
Not in Suit.....	117,225 30	Worthless.....	
Total.....	\$ 117,225 30	Total.....	\$ 117,225 30

## Citizens Bank, Carrollton.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter	President.	Begun Business	Cashier.
J. C. Bass.....	A. K. Sneed.....		
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 108,116 16	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....		Surplus Fund.....	7,500 00
Overdrafts.....	14,105 99	Undivided Profits, less Current Expenses and Taxes Paid.....	3,110 76
Bonds and Stocks owned by the Bank.....		Due to Banks and Bankers in this State.....	
Banking House.....		Due to Banks and Bankers in other States.....	
Furniture and Fixtures.....	3,000 00	Due Unpaid Dividends.....	
Other Real Estate.....		Individual Deposits subject to Check	77,287 83
Due from Banks and Bankers in this State.....	53,143 24	Savings Deposits.....	
Due from Banks and Bankers in other States.....	32,302 76	Demand Certificates.....	
Currency.....	4,876 00	Time Certificates.....	
Gold.....		Certified Checks.....	89 25
Silver, Nickels and Pennies.....	636 59	Cashier's Checks.....	3,367 90
Checks and Cash Items.....	175 00	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Certificates representing Borrowed Money.....	75,000 00
Interest Paid.....			
Depositors Guarantee Fund.....			
Total.....	\$ 216,355 74	Total.....	\$ 216,355 74

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 108,116 16
In Judgment.....		Doubtful.....	
Not in Suit.....	108,116 16	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Cartersville, Cartersville.****BANK EXAMINER'S REPORT.**

November 15, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 27,540 00	Capital Stock Paid In	\$ 100,000 00
Loans on Collateral other than R. E.	61,259 50	Surplus Fund	-----
Loans on Personal Endorsement	87,201 89	Undivided Profits, less Current Expenses and Taxes Paid	12,384 40
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	20,917 22
Demand Loans	8,351 85	Due to Banks and Bankers in other States	7,282 01
Loans and Discounts	-----	Due Unpaid Dividends	29 00
Loans on one name party	550 00	Individual Deposits subject to Check	110,801 49
Overdrafts, See Schedule	11,194 40	Savings Deposits	-----
Overdrafts secured by Cotton	48,301 53	Demand Certificates	-----
Bonds and Stocks owned by the Bank	-----	Time Certificates	9 971 70
Banking House	8,253 42	Certified Checks	-----
Furniture and Fixtures	6,922 46	Cashier's Checks	30 85
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	33,751 33	Notes and Bills Rediscounted	8,939 64
Due from Banks and Bankers in other States	1,132 17	Bills Payable, including Time Certificates representing Borrowed Money	40,000 00
Currency	6,567 00	All other Liabilities	-----
Gold	202 50		
Silver, Nickels and Pennies	2,095 25		
Checks and other Cash Items	6,399 79		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	633 22		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 310,356 31</b>	<b>Total</b>	<b>\$ 310,356 31</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 184,857 24
In Judgment	318 09	Doubtful	46 00
Not in Suit	184,585 15	Worthless	-----
<b>Total</b>	<b>\$ 184,903 24</b>	<b>Total</b>	<b>\$ 184,903 24</b>

**Bank of Cartersville, Cartersville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept. 11, 1895.

Begun Business Sept. 12, 1895.

J. S. Leak.....President

C. M. Milam.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 208,292 37	Capital Stock Paid In	\$ 100,000 00
Demand Loans	8,161 00	Surplus Fund	-----
Overdrafts, Secured	53,587 97	Undivided Profits, less Current Expenses and Taxes paid	13,639 31
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	8,253 42	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	6,924 46	Due Unpaid Dividends	29 00
Other Real Estate	-----	Individual Deposits subject to Check	147,415 56
Due from Banks and Bankers in this State	22,813 68	Savings Deposits	17,865 63
Due from Banks and Bankers in other States	10,399 21	Demand Certificates	-----
Currency	9,022 00	Time Certificates	10,605 47
Gold	1,172 50	Certified Checks	-----
Silver, Nickels and Pennies	2,898 55	Cashier's Checks	818 35
Checks and Cash Items	7,117 40	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	8,939 64
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	40,000 00
Interest Paid	670 40		
Collection Accounts	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 339,312 96</b>	<b>Total</b>	<b>\$ 339,312 96</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 216,407 37
In Judgment	313 08	Doubtful	11 00
Not in Suit	216,140 29	Worthless	35 00
<b>Total</b>	<b>\$ 216,453 37</b>	<b>Total</b>	<b>\$ 216,453 37</b>

**Bank of Cave Springs, Cave Springs.****BANK EXAMINER'S REPORT.**

November 24, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 1,854 50	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	17,133 82	Surplus Fund.....	-----
Loans on Personal Endorsement.....	24,023 44	Undivided Profits, less Current Expenses and Taxes Paid.....	1,630 59
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	7,500 00
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	30,972 61
Overdrafts, See Schedule.....	40 20	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	11,725 75
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	1,775 70	Cashier's Checks.....	59 23
Furniture and Fixtures.....	1,399 74	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	11,600 46	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Due from Banks and Bankers in other States.....	3,429 27	All other Liabilities.....	-----
Currency.....	2,068 00		
Gold.....	70 00		
Silver, Nickels and Pennies.....	365 65		
Checks and other Cash Items.....	5 00		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	194 60		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,927 80		
Total.....	\$ 66,888 18	Total.....	\$ 66,888 18
LOANS AND DISCOUNTS.			
In Suit.....	\$ 125 00	Good.....	\$ 42,886 76
In Judgment.....	-----	Doubtful.....	125 00
Not in Suit.....	42,886 76	Worthless.....	-----
Total.....	\$ 43,011 76	Total.....	\$ 43,011 76

**Bank of Cave Springs, Cave Springs.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 25, 1905

Begun Business Nov. 27, 1905.

W. O. Connor..... President.

J. F. Hargis..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 44,425 50	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	161 74	Undivided Profits, less Current Expenses and Taxes Paid.....	1,450 83
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	1,775 70	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,399 74	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	38,938 00
Due from Banks and Bankers in this State.....	9,534 79	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	3,360 29	Time Certificates.....	11,600 25
Currency.....	2,851 00	Certified Checks.....	-----
Gold.....	65 00	Cashier's Checks.....	85 35
Silver, Nickels and Pennies.....	373 77	Due to Clearing House.....	-----
Checks and Cash Items.....	5 00	Notes and Bills Rediscounted.....	-----
Exchanges for Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profit and Loss.....	-----		
Interest Paid.....	194 10		
Depositors Guarantee Fund.....	2,927 80		
Total.....	\$ 67,074 43	Total.....	\$ 67,074 43
LOANS AND DISCOUNTS.			
In Suit.....	\$ 125 00	Good.....	\$ 44,300 50
In Judgment.....	-----	Doubtful.....	125 00
Not in Suit.....	44,300 50	Worthless.....	-----
Total.....	\$ 44,425 50	Total.....	\$ 44,425 50

**Bank of Cedartown, Cedartown.****BANK EXAMINER'S REPORT.**

November 8, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	10,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans	-----	penses and Taxes Paid	11,542 53
Demand Loans	-----	Due to Banks and Bankers in this	
Loans and Discounts	165,868 38	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	1,670 64	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	28 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	90,508 45
Bank	-----	Savings Deposits	3,548 06
Banking House	7,386 02	Demand Certificates	2,482 79
Furniture and Fixtures	5,647 60	Time Certificates	32,897 66
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this		Cashier's Checks	377 84
State	7,354 70	Due to Clearing House	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted	-----
other States	29,749 79	Bills Payable, including Time Cer-	
Currency	2,913 00	tificates representing Borrowed	
Gold	270 00	Money	20,000 00
Silver, Nickels and Pennies	525 20	All other Liabilities	-----
Checks and other Cash Items	-----		
Checks and Exchanges for the Clear-			
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 221,385 33</b>	<b>Total</b>	<b>\$ 221,385 33</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 1,002 00	Good	\$ 165,868 38
In Judgment	-----	Doubtful	-----
Not in Suit	164,866 38	Worthless	-----
<b>Total</b>	<b>\$ 165,868 38</b>	<b>Total</b>	<b>\$ -----</b>

**Bank of Cedartown, Cedartown.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1901.		Begun Business	
A. E. Young	President	E. C. Benton	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 155,419 08	Capital Stock Paid In	\$ 50,000 00
Demand Loans	7,146 00	Surplus Fund	10,000 00
Overdrafts and Advances on Cotton	1,670 64	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	12,363 58
Bank	-----	Due to Banks and Bankers in this	
Banking House	7,386 02	State	-----
Furniture and Fixtures	5,647 60	Due to Banks and Bankers in other	
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this		Due Unpaid Dividends	28 00
State	3,996 68	Individual Deposits subject to Check	81,289 81
Due from Banks and Bankers in		Savings Deposits	42,106 40
other States	13,178 33	Demand Certificates	-----
Currency	-----	Time Certificates	-----
Gold	-----	Certified Checks	-----
Silver, Nickels and Pennies	6,080 80	Cashier's Checks	308 70
Checks and Cash Items	-----	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	
Interest Paid	571 34	tificates representing Borrowed	
Depositor's Guarantee Fund	-----	Money	5,000 00
		Reserved for Taxes	-----
<b>Total</b>	<b>\$ 201,096 40</b>	<b>Total</b>	<b>\$ 201,096 49</b>
LOANS AND DISCOUNTS.			
In Suit	\$ 528 00	Good	\$ 162,565 08
In Judgment	-----	Doubtful	-----
Not in Suit	16,037 08	Worthless	-----
<b>Total</b>	<b>\$ 162,565 08</b>	<b>Total</b>	<b>\$ 162,565 08</b>

**Farmers and Mechanics Bank, Cedartown.****BANK EXAMINER'S REPORT.**

November 8, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid in	\$ 20,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	945 14
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts	53,166 51	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	36,088 36
Overdrafts, See Schedule	2,483 98	Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	10,039 30
Banking House		Certified Checks	
Furniture and Fixtures	2,458 39	Cashier's Checks	390 60
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	4,827 89	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	8,107 63	Bills Payable, including Time Certificates representing Borrowed Money	10,000 00
Currency	3,783 00	All other Liabilities	
Gold	253 00		
Silver, Nickels and Pennies	524 40		
Checks and other Cash Items	1,856 60		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 77,463 40</b>	<b>Total</b>	<b>\$ 77,463 40</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 53,116 51
In Judgment		Doubtful	
Not in Suit	53,166 51	Worthless	50 00
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Farmers and Mechanics Bank, Cedartown.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Nov. 26, 1907.

Began Business Jan. 11, 1908

Wm. J. Harris.....President

R. W. Freeman.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 52,921 47	Capital Stock Paid in	\$ 20,000 00
Demand Loans		Surplus Fund	
Overdrafts	1,737 33	Undivided Profits, less Current Expenses and Taxes Paid	1,582 88
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House		Due to Banks and Bankers in other States	
Furniture and Fixtures	2,458 39	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	36,552 97
Due from Banks and Bankers in this State	3,671 56	Savings Deposits	
Due from Banks and Bankers in other States	6,220 77	Demand Certificates	
Currency	3,800 00	Time Certificates	10,107 30
Gold	275 00	Certified Checks	
Silver, Nickels and Pennies	747 50	Cashier's Checks	346 66
Checks and Cash Items		Due to Clearing House	
Exchanges for the Clearing House	1,376 26	Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	5,000 00
Interest Paid	381 53		
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 73,589 81</b>	<b>Total</b>	<b>\$ 73,589 81</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 52,871 47
In Judgment		Doubtful	50 00
Not in Suit	52,921 47	Worthless	
<b>Total</b>	<b>\$ 52,921 47</b>	<b>Total</b>	<b>\$ 52,921 47</b>

**Bank of Chatsworth, Chatsworth.****BANK EXAMINER'S REPORT.**

December 2, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	40,367 85	penses and Taxes Paid.....	103 17
Demand Loans.....	3,415 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	22 20	States.....	12,000 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	19,772 69
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,239 35	Demand Certificates.....	-----
Furniture and Fixtures.....	900 67	Time Certificates.....	9,517 41
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	392 00
State.....	1,568 73	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,498 49	Bills Payable, including Time Cer-	-----
Currency.....	2,443 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	77 97	All other Liabilities.....	-----
Checks and Cash Items.....	420 45		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,831 56		
Total.....	\$ 56,785 27	Total.....	\$ 56,785 27

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 43,782 85
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	43,782 85	Worthless.....	-----
Total.....	\$ 43,782 85	Total.....	\$ 43,782 85

**Bank of Chatsworth, Chatsworth.****OFFICIAL STATEMENT.**

November 16, 1909.

J. M. Sanders.....	President	T. W. Brook.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,411 13	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	2,415 00	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	274 55
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,239 35	State.....	-----
Furniture and Fixtures.....	900 67	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	3,750 89	Individual Deposits subject to Check	29,975 21
Due from Banks and Bankers in	-----	Demand Certificates.....	-----
other States.....	3,959 96	Time Certificates.....	9,288 41
Currency.....	2,885 00	Certified Checks.....	-----
Gold.....	115 00	Cashier's Checks.....	239 26
Silver, Nickels and Pennies.....	150 13	Due to Clearing House.....	-----
Checks and Cash Items.....	561 11	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and loss.....	343 57	tificates representing Borrowed	-----
Interest Paid.....	45 62	Money.....	-----
Depositors Guarantee Fund.....	-----		
Total.....	\$ 54,777 43	Total.....	\$ 54,777 43

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$	Total.....	\$

**Bank of Chauncey, Chauncey.****BANK EXAMINER'S REPORT.**

September 15, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....33,867 21	penses and Taxes Paid.....3,727 57
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....	States.....3,000 00
Overdrafts secured by Cotton.....14,062 70	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check.....20,016 02
Bank.....1,000 00	Savings Deposits.....
Banking House.....1,670 00	Demand Certificates.....
Furniture and Fixtures.....1,444 29	Time Certificates.....9,586 28
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....308 18
State.....3,193 02	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....8,979 23	Bills Payable, including Time Cer-
Currency.....1,293 00	tificates representing Borrowed
Gold.....45 00	Money.....17,500 00
Silver, Nickels and Pennies.....630 50	All other Liabilities.....
Checks and other Cash Items.....25 00	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....2,928 10	
Total.....\$ 69,138 05	Total.....\$ 69,138 05

**LOANS AND DISCOUNTS.**

In Suit.....\$ 240 29	Good.....\$ 33,867 21
In Judgment.....46 75	Doubtful.....
Not in Suit.....33,580 17	Worthless.....
Total.....\$ 33,867 21	Total.....\$ .....

**Bank of Chauncey, Chauncey.****OFFICIAL STATEMENT.**

November 16, 1909.

G. P. Bussey.....

President.

M. Williams.....

Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 27,922 75	Capital Stock Paid In.....\$ 15,000 00
Demand Loans.....3,408 87	Surplus Fund.....
Overdrafts, cotton.....13,521 39	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....3,925 04
Bank.....1,000 00	Due to Banks and Bankers in this
Banking House.....1,670 00	State.....
Furniture and Fixtures.....1,444 29	Due to Banks and Bankers in other
Other Real Estate.....	States.....5,000 00
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....2,822 96	Individual Deposits subject to Check.....26,339 08
Due from Banks and Bankers in	Demand Certificates.....
other States.....4,151 95	Time Certificates.....10,364 56
Currency.....1,676 00	Certified Checks.....
Gold.....45 00	Cashier's Checks.....325 61
Silver, Nickels and Pennies.....290 22	Due to Clearing House.....
Checks and Cash Items.....8 85	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Cer-
Profit and Loss.....	tificates representing Borrowed
Interest Paid.....64 11	Money.....
Depositors Guarantee Fund.....2,928 10	
Total.....\$ 60,954 29	Total.....\$ 60,954 20

**LOANS AND DISCOUNTS.**

In Suit.....\$ 434 97	Good.....31,284 67
In Judgment.....46 75	Doubtful.....46 75
Not in Suit.....30,849 70	Worthless.....
Total.....\$ 31,331 42	Total.....\$ 31,331 42



**Chester Banking Co., Chester.****BANK EXAMINER'S REPORT.**

October 6, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	13,869 07	penses and Taxes Paid	277 98
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	115 52	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	36,097 15
Bank	-----	Savings Deposits	-----
Banking House	2,419 53	Demand Certificates	-----
Furniture and Fixtures	877 14	Time Certificates	10 00
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	717 86
State	25,204 25	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	8,929 13	Bills Payable, including Time Cer-	-----
Currency	2,382 00	tificates representing Borrowed	-----
Gold	-----	Money	5,000 00
Silver, Nickels and Pennies	946 13	All other Liabilities	-----
Checks and other Cash Items	2,360 22		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 57,102 99	Total	\$ 57,102 99

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 13,869 07
In Judgment	-----	Doubtful	-----
Not in Suit	13,869 07	Worthless	-----
Total	\$ 13,869 07	Total	\$ 13,869 07

**Chester Banking Co., Chester.****OFFICIAL STATEMENT.**

November 16, 1909.

D. A. Burch.....President. F. H. Roberson Jr.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 8,474 65	Capital Stock Paid In	\$ 15,000 00
Demand Loans	-----	Surplus Fund	-----
Overdrafts	166 35	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	1,399 77
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	2,412 32	State	-----
Furniture and Fixtures	1,656 98	Due to Banks and Bankers in other	-----
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	27,499 45	Individual Deposits subject to Check	29,419 82
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	3,704 38	Demand Certificates	-----
Currency	1,103 00	Time Certificates	10 00
Gold	-----	Certified Checks	-----
Silver Nickels and Pennies	230 34	Cashier's Checks	131 00
Checks and Cash Items	441 57	Due to Clearing House	-----
Advance on Cotton	-----	Notes and Bills Rediscounted	-----
Exchanges for the Clearing House	-----	Bills Payable, including Time Cer-	-----
Profit and Loss	-----	tificates representing Borrowed	-----
Interest Paid	-----	Money	-----
Depositors Guarantee Fund	271 55		
Total	\$ 45,960 59	Total	\$ 45,960 59

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 8,440 24
In Judgment	-----	Doubtful	34 41
Not in Suit	8,474 65	Worthless	-----
Total	\$ 8,474 65	Total	\$ 8,474 65

**Bank of Chipley, Chipley.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 8,565 43
Demand Loans..... 5,660 00	Due to Banks and Bankers in this
Loans and Discounts..... 52,484 80	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 930 21	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits..... 42,953 07
Banking House..... 1,828 00	Demand Certificates..... 938 64
Furniture and Fixtures..... 2,561 00	Time Certificates..... 19,628 84
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 151 53
State..... 22,159 73	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 13,807 52	Bills Payable, including Time Cer-
Currency..... 3,977 00	tificates representing Borrowed
Gold..... 110 00	Money..... 10,000 00
Silver, Nickels and Pennies..... 729 13	All other Liabilities.....
Checks and other Cash Items..... 109 45	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources..... 2,878 70	
Depositors Guarantee Fund.....	
Total.....\$ 107,235 54	Total.....\$ 107,235 54

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 58,144 80
In Judgment.....	Doubtful.....
Not in Suit..... 58,144 80	Worthless.....
Total.....\$ 58,144 80	Total.....\$ 58,144 80

**Bank of Chipley, Chipley.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Williams.....	President	W. H. Nobles.....	Cashier
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 43,818 06	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	6,550 00	Surplus Fund.....	
Overdrafts.....	819 30	Undivided Profits, less Current Expenses and Taxes Paid.....	8,777 31
Bonds and Stocks owned by the Bank.....		Due to Banks and Bankers in this State.....	
Banking House.....	1,828 00	Due to Banks and Bankers in other States.....	
Furniture and Fixtures.....	2,561 00	Due Unpaid Dividends.....	
Other Real Estate.....		Individual Deposits subject to Check Savings Deposits.....	45,618 71
Due from Banks and Bankers in State.....	28,328 11	Demand Certificates.....	
Due from Banks and Bankers in other States.....	8,953 28	Time Certificates.....	19,644 11
Currency.....	4,469 00	Certified Checks.....	
Gold.....	115 00	Cashier's Checks.....	365 30
Silver, Nickels and Pennies.....	1,566 39	Due to Clearing House.....	
Checks and Cash Items.....		Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....	271 29	Bills Payable, including Time Certificates representing Borrowed Money.....	
Profit and Loss.....			
Witham Mutual Fire Insurance.....	120 00		
Interest Paid.....			
Depositors Guarantee Fund.....			
Total.....	\$ 99,399 43	Total.....	\$ 99,399 43
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 50,368 06
In Judgment.....		Doubtful.....	
Not in Suit.....	50,368 06	Worthless.....	
Total.....	\$ 50,368 06	Total.....	\$ 50,368 06

**Farmers and Merchants Bank, Chipley.****BANK EXAMINER'S REPORT.**

October 19, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 22,600 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	571 80
Demand Loans.....	10,899 12	Due to Banks and Bankers in this	-----
Loans and Discounts.....	51,739 54	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	249 55	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	46,195 36
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,022 31	Demand Certificates.....	-----
Furniture and Fixtures.....	2,960 50	Time Certificates.....	7,770 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	14,305 98	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,972 30	Bills Payable, including Time Cer-	-----
Currency.....	6,440 00	tificates representing Borrowed	-----
Gold.....	5 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	498 42	All other Liabilities.....	-----
Checks and other Cash Items.....	44 44		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 92,137 16</b>	<b>Total.....</b>	<b>\$ 92,137 16</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 62,638 66
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	62,638 66	Worthless.....	-----
<b>Total.....</b>	<b>\$ 62,638 66</b>	<b>Total.....</b>	<b>\$ 62,638 66</b>

**Farmers and Merchants Bank, Chipley.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March, 22, 1909.

J. H. Hogan.....President

Begun Business April 19, 1909

J. T. Knight.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 41,635 67	Capital Stock Paid In.....	\$ 24,700 00
Demand Loans.....	17,476 86	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,063 76
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,022 31	State.....	9,822 41
Furniture and Fixtures.....	2,964 07	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	8,833 54	Individual Deposits subject to Check	33,868 62
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	2,170 63	Demand Certificates.....	-----
Currency.....	3,271 00	Time Certificates.....	7,844 00
Gold.....	15 00	Certified Checks.....	-----
Silver, Nickels, and Pennies.....	626 99	Cashier's Checks.....	-----
Checks and Cash Items.....	151 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	631 72	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	2,500 00
<b>Total.....</b>	<b>\$ 79,798 79</b>	<b>Total.....</b>	<b>\$ 79,798 79</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 59,112 53
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	59,112 53	Worthless.....	-----
<b>Total.....</b>	<b>\$ 59,112 53</b>	<b>Total.....</b>	<b>\$ 59,112 53</b>

**Habersham Bank, Clarkesville.****BANK EXAMINER'S REPORT.**

November 16, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	73,889 84	penses and Taxes Paid.....	4,857 23
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	709 05	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	26,291 41
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,458 11	Time Certificates.....	24,787 59
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	207 89
State.....	5,977 81	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,789 18	Bills Payable, including Time Cer-	-----
Currency.....	1,100 00	tificates representing Borrowed	-----
Gold.....	530 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	519 18	All other Liabilities.....	-----
Checks and other Cash Items.....	170 95		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 86,144 12</b>	<b>Total.....</b>	<b>\$ 86,144 12</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 312 50	Good.....	\$ 73,889 84
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	73,577 34	Worthless.....	-----
<b>Total.....</b>	<b>\$ 73,889 84</b>	<b>Total.....</b>	<b>\$ 73,889 84</b>

**Habersham Bank, Clarkesville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. K. Burns.....President.		W. R. Asbury.....Cashier.	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 73,889 84	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	709 05	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	4,857 22
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,458 11	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,977 80	Individual Deposits subject to Check	26,291 41
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,789 18	Demand Certificates.....	-----
Currency.....	1,035 00	Time Certificates.....	24,787 59
Gold.....	505 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	710 13	Cashier's Checks.....	207 89
Checks and Cash Items.....	70 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	5,000 00
<b>Total.....</b>	<b>\$ 86,144 11</b>	<b>Total.....</b>	<b>\$ 86,144 11</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 312 50	Good.....	\$ 73,889 84
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	73,577 34	Worthless.....	-----
<b>Total.....</b>	<b>\$ 73,889 84</b>	<b>Total.....</b>	<b>\$ 73,889 84</b>

**Claxton Bank, Claxton.****BANK EXAMINER'S REPORT.**

September 17, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	24,770 33
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	140,481 15	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	41 38	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	28,504 25
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,108 93	Demand Certificates.....	-----
Furniture and Fixtures.....	1,608 99	Time Certificates.....	20,843 69
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	187 58
State.....	13,510 48	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,053 72	Bills Payable, including Time Cer-	-----
Currency.....	2,790 00	tificates representing Borrowed	-----
Gold.....	430 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	578 75	All other Liabilities.....	-----
Checks and other Cash Items.....	502 45	Time Certificate representing bor-	-----
Checks and Exchanges for the Clear-	-----	rowed money.....	55,800 00
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 165,105 85	Total.....	\$ 165,800 00

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 650 00	Good.....	\$ -----
In Judgment.....	1,743 83	Doubtful.....	-----
Not in Suit.....	138,087 32	Worthless.....	-----
Total.....	\$ 140,481 15	Total.....	\$ -----

**Claxton Bank, Claxton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter April 24, 1903.		Begun Business June 24, 1903.	
C. S. Grice.....	President.	E. Bullock.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 116,704 74	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	5,000 00
Overdrafts.....	330 29	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	25,835 73
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,110 93	State.....	-----
Furniture and Fixtures.....	1,608 99	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	57,862 45	Individual Deposits subject to Check	53,010 14
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	4,439 53	Demand Certificates.....	-----
Currency.....	3,007 00	Time Certificates.....	80,103 42
Gold.....	595 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	414 24	Cashier's Checks.....	388 89
Checks and Cash Items.....	1,265 51	Due to Clearing House.....	189,338 18
Exchanges for the Clearing House.....	189,338 18	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 189,338 18	Total.....	\$ 189,338 18
LOANS AND DISCOUNTS.			
In Suit.....	\$ 676 05	Good.....	\$ 116,704 74
In Judgment.....	805 58	Doubtful.....	-----
Not in Suit.....	115,223 11	Worthless.....	-----
Total.....	\$ 116,704 74	Total.....	\$ 116,704 74

**Merchants and Farmers Bank, Claxton.****BANK EXAMINER'S REPORT.**

September 16, 1909 .

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	5,589 14
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	52,680 94	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	189 23	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	24,437 57
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	1,662 27	Time Certificates.....	22,244 24
Other Real Estate.....	528 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	87 00
State.....	18,118 65	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,208 92	Bills Payable, including Time Cer-	
Currency.....	1,677 00	tificates representing Borrowed	
Gold.....	480 00	Money.....	
Silver, Nickels and Pennies.....	415 21	All other Liabilities.....	
Checks and other Cash Items.....	397 82		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 77,358 04	Total.....	\$ 77,358 04

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 406 01	Good.....	\$ 52,680 94
In Judgment.....	396 11	Doubtful.....	
Not in Suit.....	51,878 82	Worthless.....	
Total.....	\$ 52,680 94	Total.....	\$ 52,680 94

**Merchants and Farmers Bank, Claxton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
R. H. Edwards.....	President	W. L. Edwards.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 46,721 01	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	338 89	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,375 48
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,662 27	Due to Banks and Bankers in other	
Other Real Estate.....	528 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	28,712 66	Individual Deposits subject to Check	34,639 63
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	5,607 95	Demand Certificates.....	
Currency.....	3,700 00	Time Certificates.....	22,031 12
Gold.....	495 00	Certified Checks.....	
Silver, Nickels and Pennies.....	246 41	Cashier's Checks.....	700 19
Checks and Cash Items.....	375 00	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	350 33	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 88,746 53	Total.....	\$ 88,746 53
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Clayton, Clayton.****BANK EXAMINER'S REPORT.**

November 6, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	6,505 70
Miscellaneous Loans	67,329 95	Due to Banks and Bankers in this State	-----
Demand Loans	-----	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check Savings Deposits	33,429 08
Overdrafts, See Schedule	520 95	Demand Certificates	-----
Overdrafts secured by Cotton	-----	Time Certificates	30,622 93
Bonds and Stocks owned by the Bank	-----	Certified Checks	-----
Banking House	1,981 96	Cashier's Checks	249 45
Furniture and Fixtures	1,384 24	Due to Clearing House	-----
Other Real Estate	-----	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in this State	2,220 76	Bills Payable, including Time Certificates representing Borrowed Money	-----
Due from Banks and Bankers in other States	4,241 77	All other Liabilities	-----
Currency	2,638 00	Unearned Interest	-----
Gold	1,000 00		
Silver, Nickels and Pennies	1,512 48		
Checks and other Cash Items	-----		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	2,927 05		
Depositors Guarantee Fund	-----		
Total	\$ 85,807 16	Total	\$ 85,807 16
LOANS AND DISCOUNTS.			
In Suit	\$ 50 00	Good	\$ 66,861 69
In Judgment	763 58	Doubtful	468 26
Not in Suit	66,516 37	Worthless	-----
Total	\$ 67,329 95	Total	\$ 67,329 95

**Bank of Clayton, Clayton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter June 1904.		Begun Business July 1, 1904.	
J. W. Peyton	President.	T. A. Duckett	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 65,860 45	Capital Stock Paid In	\$ 15,000 00
Demand Loans	1,950 00	Surplus Fund	-----
Overdrafts	170 66	Undivided Profits, less Current Expenses and Taxes Paid	6,723 56
Bonds and Stocks owned by the Bank	-----	Unearned Interest	-----
Banking House	1,981 96	Due to Banks and Bankers in this State	-----
Furniture and Fixtures	384 24	Due to Banks and Bankers in other States	-----
Other Real Estate	-----	Due Unpaid Dividends	-----
Due from Banks and Bankers in this State	6,088 62	Individual Deposits subject to Check Savings Deposits	39,165 17
Due from Banks and Bankers in other States	10,123 81	Demand Certificates	-----
Currency	11,899 00	Time Certificates	30,700 53
Gold	1,000 00	Certified Checks	-----
Silver, Nickels and Pennies	849 34	Cashier's Checks	87 94
Checks and Cash Items	369 12	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	-----		
Depositors Guarantee Fund	-----		
Total	\$ 91,677 20	Total	\$ 91,677 20
LOANS AND DISCOUNTS.			
In Suit	\$ 50 00	Good	\$ 67,392 19
In Judgment	763 58	Doubtful	418 26
Not in Suit	66,996 87	Worthless	-----
Total	\$ 67,810 45	Total	\$ 67,810 45

**Bank of Cobbtown, Cobbtown.****BANK EXAMINER'S REPORT.**

September 18, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 556 80	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	5,434 79	Surplus Fund.....	-----
Loans on Personal Endorsement.....	23,808 85	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,292 63
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	25,343 64
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,090 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,971 27	Time Certificates.....	1,816 00
Other Real Estate.....	1,250 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,241 01
State.....	19,299 46	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,118 35	Bills Payable, including Time Cer-	-----
Currency.....	1,045 00	tificates representing Borrowed	-----
Gold.....	5 00	Money.....	11,500 00
Silver, Nickels and Pennies.....	153 63	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	460 13		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 58,193 28</b>	<b>Total.....</b>	<b>\$ 58,193 28</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 360 60	Good.....	\$ 29,800 44
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	29,439 80	Worthless.....	-----
<b>Total.....</b>	<b>\$ 29,800 44</b>	<b>Total.....</b>	<b>\$ 29,800 44</b>

**Bank of Cobbtown, Cobbtown.****OFFICIAL STATEMENT.**

September 1, 1909.

E. Daughtry.....President J. C. Crow.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,423 06	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,236 81
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,090 00	State.....	-----
Furniture and Fixtures.....	1,971 27	Due to Banks and Bankers in other	-----
Other Real Estate.....	1,250 00	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	10,897 92	Individual Deposits subject to Check	16,004 91
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,428 66	Demand Certificates.....	-----
Currency.....	708 00	Time Certificates.....	2,200 00
Gold.....	5 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	660 80	Cashier's Checks.....	457 92
Checks and Cash Items.....	18 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	446 93	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	13,000 00
<b>Total.....</b>	<b>\$ 49,899 64</b>	<b>Total.....</b>	<b>\$ 49,899 64</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 360 60	Good.....	\$ 30,423 06
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	30,062 46	Worthless.....	-----
<b>Total.....</b>	<b>\$ 30,423 06</b>	<b>Total.....</b>	<b>\$ 30,423 06</b>



**Cochran Banking Co., Cochran.****BANK EXAMINER'S REPORT.**

July 21, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	30,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	7,233 81
Demand Loans.....	652 54	Due to Banks and Bankers in this	
Loans and Discounts.....	114,100 29	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	74 76	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check {	74 76
Bank.....	3,000 00	Savings Deposits.....	55,953 17
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	3,000 00	Time Certificates.....	14,651 19
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	56 50
State.....	5,564 65	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	2,642 13	Bills Payable, including Time Cer-	
Currency.....	900 00	tificates representing Borrowed	
Gold.....	1,015 00	Money.....	-----
Silver, Nickels and Pennies.....	754 19	All other Liabilities.....	-----
Checks and other Cash Items.....	240 24		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources Ins. Policy.....	1,025 63		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 132,969 43</b>	<b>Total.....</b>	<b>\$ 132,969 43</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 114,752 83
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	114,752 83	Worthless.....	-----
<b>Total.....</b>	<b>\$ 114,752 83</b>	<b>Total.....</b>	<b>\$-----</b>

**Cochran Banking Co., Cochran.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March 9, 1899.		Begun Business March 9, 1899.	
J. J. Taylor.....	President	J. A. Walker.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 60,701 81	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	12,152 94	Surplus Fund.....	30,000 00
Overdrafts.....	645 12	Undivided Profits, less Current Ex-	
Overdrafts secured with Cotton.....	34,835 28	penses and Taxes Paid.....	7,488 68
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....	4,025 63	State.....	-----
Banking House.....	-----	Due to Banks and Bankers in other	
Furniture and Fixtures.....	3,000 00	States.....	-----
Other Real Estate.....	-----	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this		Individual Deposits subject to Check	130,135 04
State.....	62,479 40	Savings Deposits.....	-----
Due from Banks and Bankers in		Demand Certificates.....	-----
other States.....	21,441 17	Time Certificates.....	13,676 19
Currency.....	5,132 00	Certified Checks.....	-----
Gold.....	460 00	Cashier's Checks.....	612 03
Silver, Nickels and Pennies.....	760 10	Due to Clearing House.....	-----
Checks and Cash Items.....	1,275 49	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid charged off.....	-----	Money.....	-----
Depositor's Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 206,911 94</b>	<b>Total.....</b>	<b>\$ 206,911 94</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 72,854 75
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	72,854 75	Worthless.....	-----
<b>Total.....</b>	<b>\$ 72,854 75</b>	<b>Total.....</b>	<b>\$ 72,854 75</b>

**Bank of Colbert, Colbert.****BANK EXAMINER'S REPORT.**

November 13, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,708 51
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	26,237 70	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	19,615 47
Bank.....		Savings Deposits.....	
Banking House.....	1,816 40	Demand Certificates.....	
Furniture and Fixtures.....	2,312 80	Time Certificates.....	3,427 09
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	83 18
State.....	2,733 09	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,853 31	Bills Payable, including Time Cer-	
Currency.....	1,800 00	tificates representing Borrowed	
Gold.....	80 00	Money.....	
Silver, Nickels and Pennies.....	265 24	All other Liabilities.....	
Checks and other Cash Items.....	1,735 71		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 39,834 25	Total.....	\$ 39,834 25

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 26,237 70
In Judgment.....		Doubtful.....	
Not in Suit.....	26,237 70	Worthless.....	
Total.....	\$	Total.....	

**Bank of Colbert, Colbert.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter July 8, 1907

J. R. P. Thompson.....President.

Begun Business Aug. 5, 1907.

J. L. Reinhardt.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 25,984 67	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	400 00	Surplus Fund.....	
Overdrafts.....	76 19	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,823 50
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,816 40	State.....	
Furniture and Fixtures.....	2,312 80	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	3,624 12	Individual Deposits subject to Check	17,532 27
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,645 31	Demand Certificates.....	
Currency.....	385 00	Time Certificates.....	3,427 09
Gold.....	80 00	Certified Checks.....	
Silver, Nickels and Pennies.....	242 23	Cashier's Checks.....	296 43
Checks and Cash Items.....	446 72	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	65 85	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 38,079 29	Total.....	\$ 38,079 29

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 26,384 67
In Judgment.....		Doubtful.....	
Not in Suit.....	26,384 67	Worthless.....	
Total.....	\$	Total.....	\$

**Columbus Savings Bank, Columbus.****BANK EXAMINER'S REPORT.**

October 21, 1909.

Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 200,000 00
Loans on Collateral other than R. E. ....	Surplus Fund..... 75,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 1,365 81
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts..... 192,269 45	State.....
Loans on one name party..... 261,496 80	Due to Banks and Bankers in other
Overdrafts, See Schedule.....	States..... 19 00
Overdrafts secured by Cotton.....	Due Unpaid Dividends..... 2,329 22
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank..... 499,637 50	Savings Deposits..... 710,336 93
Banking House.....	Demand Certificates.....
Furniture and Fixtures..... 1,466 70	Time Certificates.....
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 26,865 59	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 7,314 92	Bills Payable, including Time Cer-
Currency.....	tificates representing Borrowed
Silver, Nickels and Pennies.....	Money.....
Checks and other Cash Items.....	All other Liabilities.....
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 989,050 96	Total.....\$ 989,050 96

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 453,766 25
In Judgment.....	Doubtful.....
Not in Suit..... 453,766 25	Worthless.....
Total.....\$ 453,766 25	Total.....\$ 453,766 25

**Columbus Savings Bank, Columbus.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 24, 1888.		Begun Business 1889.	
G. Gunby Jordan.	President.	H. B. Crowell	Treasurer.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 243,729 21	Capital Stock Paid In.....	\$ 200,000 00
Demand Loans.....	217,284 45	Surplus Fund.....	75,000 00
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,525 99
Bank.....	498,400 00	Due to Banks and Bankers in this	
Premium Account.....	1,237 50	State.....	
Furniture and Fixtures.....	1,466 70	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	10 00
State.....	6,828 41	Individual Deposits subject to Check	674,634 02
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	16,402 58	Demand Certificates.....	3,305 00
Currency.....	9,125 00	Time Certificates.....	40,953 33
Gold.....	1,260 00	Certified Checks.....	
Silver, Nickels and Pennies.....	902 62	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....	4,791 87	Money.....	
Total.....	1,001,428 34	Total.....	1,001,428 34
LOANS AND DISCOUNTS.			
In Suit.....	\$ 1,000 00	Good.....	\$ 461,013 66
In Judgment.....		Doubtful.....	
Not in Suit.....	460,013 66	Worthless.....	
Total.....	\$ 461,013 66	Total.....	\$ 461,013 66

**Home Savings Bank, Columbus.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	50,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,303 23
Demand Loans.....	2,300 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	363,812 80	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	28 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	-----
Bank.....	107,243 00	Savings Deposits.....	331,531 18
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,500 00	Time Certificates.....	17,928 26
Other Real Estate.....	13,598 50	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	33,836 37	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	22,500 00
other States.....	-----	Bills Payable, including Time Cer-	-----
Currency.....	-----	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	-----	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	1,000 00		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 523,290 67	Total.....	\$ 523,290 67

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 366,112 80
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	366,112 80	Worthless.....	-----
Total.....	\$ 366,112 80	Total.....	\$ 366,112 80

**Home Savings Bank, Columbus.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1884		Begun Business April, 1903.	
Rhodes Browne.....	President	Geo. H Waddell.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 368,055 03	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	2,300 00	Surplus Fund.....	50,000 00
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	6,327 33
Bank.....	113,243 00	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,500 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	6,598 50	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	12 00
State.....	25,718 89	Individual Deposits subject to Check	324,577 28
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	5,000 00	Demand Certificates.....	-----
Currency.....	-----	Time Certificates.....	22,928 26
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	-----	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	22,500 00
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	3,929 45	Money.....	-----
Total.....	\$ 526,344 87	Total.....	\$ 526,344 87
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 368,055 03
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	368,055 03	Worthless.....	-----
Total.....	\$ 368,055 03	Total.....	\$ 368,055 03

**Merchants and Mechanics Bank, Columbus.****BANK EXAMINER'S REPORT.**

October 20, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 125,000 00
Loans on Collateral other than R.E.....	-----	Surplus Fund.....	100,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	7,490 19
Demand Loans.....	114,330 16	Due to Banks and Bankers in this	
Loans and Discounts.....	359,350 94	State.....	616 10
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	15,640 99	States.....	977 25
Overdrafts secured by Cotton.....	7,130 21	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	291,139 73
Bank.....	6,750 00	Savings Deposits.....	106,412 05
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	-----
Other Real Estate.....	31,776 99	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	3,610 79	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	40,509 00
other States.....	69,234 82	Bills Payable, including Time Cer-	
Currency.....	28,464 00	tificates representing Borrowed	
Gold.....	21,105 00	Money.....	-----
Silver, Nickels and Pennies.....	4,450 81	All other Liabilities, Unearned Int.....	-----
Checks and other Cash Items.....	10,281 61	Title Guarantee Co.....	-----
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 672,135 32</b>	<b>Total.....</b>	<b>\$ 672,135 32</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$	Good.....	\$ 473,171 99
In Judgment.....	-----	Doubtful.....	509 11
Not in Suit.....	473,681 10	Worthless.....	-----
<b>Total.....</b>	<b>\$ 473,681 10</b>	<b>Total.....</b>	<b>\$ 473,681 10</b>

**Merchants and Mechanics Bank, Columbus.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Began Business	
T. W. Bates.....	President	John K. Hinde.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 268,731 30	Capital Stock Paid In.....	\$ 125,000 00
Demand Loans.....	124,751 72	Surplus Fund.....	100,000 00
Overdrafts.....	47,415 81	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	10,636 73
Bank.....	6,750 00	Unearned Interest.....	-----
Banking House.....	-----	Due to Banks and Bankers in this	
Furniture and Fixtures.....	-----	State.....	1,387 05
Other Real Estate.....	31,776 99	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	71 29
State.....	2,798 12	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in		Individual Deposits subject to Check	340,902 66
other States.....	28,594 32	Savings Deposits.....	19,020 00
Currency.....	64,280 00	Demand Certificates.....	21,650 00
Gold.....	20,165 00	Time Certificates.....	-----
Silver, Nickels and Pennies.....	4,321 02	Certified Checks.....	-----
Checks and Cash Items.....	21,074 45	Cashier's Checks.....	2,000 00
Exchanges for the Clearing House.....	-----	Due to Clearing House.....	-----
Profit and Loss.....	-----	Notes and Bills Rediscounted.....	-----
Interest Paid.....	-----	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	
		Money.....	-----
<b>Total.....</b>	<b>\$ 620,667 73</b>	<b>Total.....</b>	<b>\$ 620,667 73</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$	Good.....	\$ 392,973 91
In Judgment.....	-----	Doubtful.....	509 11
Not in Suit.....	393,483 02	Worthless.....	-----
<b>Total.....</b>	<b>\$ 393,483 02</b>	<b>Total.....</b>	<b>\$ 393,483 02</b>

**Phoenix Bank, Columbus.****BANK EXAMINER'S REPORT.**

October 22, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 39,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,966 65
Demand Loans.....	1,030 95	Due to Banks and Bankers in this	-----
Loans and Discounts.....	84,000 38	State.....	403 11
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	7,816 86	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	81,728 33
Bank.....	500 00	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	4,081 04	Time Certificates.....	6,499 95
Other Real Estate.....	5,328 80	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	9,175 07	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	19,699 79	Bills Payable, including Time Cer-	-----
Currency.....	5,645 00	tificates representing Borrowed	-----
Gold.....	885 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	884 08	All other Liabilities.....	-----
Checks and other Cash Items.....	3,551 07		
Checks and Exchanges for the	-----		
Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 142,598 04</b>	<b>Total.....</b>	<b>\$ 142,598 04</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 75 00	Good.....	\$ 85,031 33
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	84,956 33	Worthless.....	-----
<b>Total.....</b>	<b>\$ 85,031 33</b>	<b>Total.....</b>	<b>\$ 85,031 33</b>

**Phoenix Bank, Columbus.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
R. P. Spencer.....	President	O. V. Lamar.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 78,594 23	Capital Stock Paid In.....	\$ 39,000 00
Demand Loans.....	8,852 90	Surplus Fund.....	-----
Overdrafts.....	201 19	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	4,951 21
Bank.....	500 00	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	399 37
Furniture and Fixtures.....	3,977 94	Due to Banks and Bankers in other	-----
Other Real Estate.....	5,357 00	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	8,759 40	Individual Deposits subject to Check	84,490 96
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	19,045 74	Demand Certificates.....	-----
Currency.....	4,180 00	Time Certificates.....	6,499 95
Gold.....	1,075 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,504 14	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	2,387 36	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	4,855 49	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	51 10	Money.....	5,000 00
<b>Total.....</b>	<b>\$ 140,341 49</b>	<b>Total.....</b>	<b>\$ 140,341 49</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 78,419 23
In Judgment.....	75 00	Doubtful.....	175 00
Not in Suit.....	78,519 23	Worthless.....	-----
<b>Total.....</b>	<b>\$ 78,594 23</b>	<b>Total.....</b>	<b>\$ 78,594 23</b>

# **Comer Bank, Comer.** **BANK EXAMINER'S REPORT.**

November 15, 1909.  
 Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R.E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	4,171 87
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	10,650 00	Due to Banks and Bankers in other States.....	3,500 00
Loans and Discounts.....	53,752 21	Due Unpaid Dividends.....	12 00
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	32,397 24
Overdrafts, See Schedule.....	521 22	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	5,687 76	Time Certificates.....	9,398 27
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	1,800 01	Cashier's Checks.....	1,396 95
Furniture and Fixtures.....	1,842 35	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	1,916 40	Bills Payable, including Time Certificates representing Borrowed Money.....	12,500 00
Due from Banks and Bankers in other States.....	983 49	All other Liabilities.....	-----
Currency.....	6,335 00	Unpaid Capital Stock and Surplus.....	-----
Gold.....	167 50		
Silver, Nickels and Pennies.....	321 31		
Checks and other Cash Items.....	1,469 48		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources, Ins. Fund.....	2,929 60		
Stock Notes.....	-----		
Stock Subscriptions.....	-----		
Interest on Stock Notes.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 88,376 33</b>	<b>Total.....</b>	<b>\$ 88,376 33</b>

## **LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 64,402 21
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

# **Comer Bank, Comer.**

## **OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1900		Begun Business 1900	
J. P. Gholston.....	President.	W. E. Henslee.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 56,534 56	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	10,549 00	Surplus Fund.....	-----
Overdrafts.....	483 21	Undivided Profits, less Current Expenses and Taxes Paid.....	4,893 47
Cotton.....	6,927 80	Due to Banks and Bankers in this State.....	-----
Banking House.....	1,800 01	Due to Banks and Bankers in other States.....	3,500 00
Furniture and Fixtures.....	1,842 35	Due Unpaid Dividends.....	12 00
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	33,524 18
Due from Banks and Bankers in this State.....	2,286 64	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	3,816 36	Time Certificates.....	9,398 27
Currency.....	4,769 00	Certified Checks.....	-----
Gold.....	167 50	Cashier's Checks.....	1,421 95
Silver, Nickels and Pennies.....	383 04	Due to Clearing House.....	-----
Checks and Cash Items.....	125 00	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	12,500 00
Profit and Loss.....	565 40		
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 90,249 87</b>	<b>Total.....</b>	<b>\$ 90,249 87</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 67,083 56
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	67,083 56	Worthless.....	-----
<b>Total.....</b>	<b>\$ 67,083 56</b>	<b>Total.....</b>	<b>\$ 67,083 56</b>

## People's Bank, Comer.

## BANK EXAMINER'S REPORT.

November 15, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	5,730 40
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	67,087 86	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	342 10	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	16 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	41,640 03
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	4,330 70	Demand Certificates.....	-----
Furniture and Fixtures.....	2,054 10	Time Certificates.....	5,990 06
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	5,696 28	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,440 37	Bills Payable, including Time Cer-	-----
Currency.....	-----	tificates representing Borrowed	-----
Gold.....	-----	Money.....	10,000 00
Silver, Nickels and Pennies.....	-----	All other Liabilities.....	-----
Checks and other Cash Items.....	5,716 08		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 88,676 49	Total.....	\$ 88, 676 49
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 67,087 86
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

## People's Bank, Comer.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter March 25, 1907.

Begun Business March 2, 1907

J. O. Norris.....President

W. E. Brakefield.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 53,910 86	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	11,927 00	Surplus Fund.....	-----
Overdrafts.....	980 38	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	6,598 83
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	4,330 70	State.....	-----
Furniture and Fixtures.....	2,054 10	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	16 00
State.....	4,964 67	Individual Deposits subject to Check	41,534 82
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,400 24	Demand Certificates.....	-----
Currency.....	6,000 00	Time Certificates.....	5,990 06
Gold.....	500 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	410 68	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	661 08	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	10,000 00
Total.....	\$ 89,139 71	Total.....	\$ 89,139 71
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 65,837 86
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	65,837 86	Worthless.....	-----
Total.....	\$ 65,837 86	Total.....	\$ 65,837 86



**Northeastern Banking Co., Commerce.****BANK EXAMINER'S REPORT.**

November 15, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	2,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	177,879 68	penses and Taxes Paid.....	13,326 06
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	6,724 68	States.....	-----
Overdrafts secured by Cotton.....	7,842 33	Due Unpaid Dividends.....	12 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	184,596 69
Bank.....	13,000 00	Savings Deposits.....	-----
Banking House.....	5,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	2,500 00	Time Certificates.....	38,009 29
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	762 46
State.....	78,294 03	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	38,050 63	Bills Payable, including Time Cer-	
Currency.....	7,853 00	tificates representing Borrowed	
Gold.....	600 00	Money.....	-----
Silver, Nickels and Pennies.....	807 37	All other Liabilities.....	-----
Checks and other Cash Items.....	154 78		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 338,706 50	Total.....	\$ 338,706 50

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 177,879 68
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	177,879 68	Worthless.....	-----
Total.....	\$ 177,879 68	Total.....	\$ 177,879 68

**Northeastern Banking Co., Commerce.****OFFICIAL STATEMENT.**

November 16, 1909.

L. G. Hardman.....President C. J. Hood.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 166,033 88	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	10,000 00	Surplus Fund.....	10,000 00
Overdrafts.....	19,655 05	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,449 22
Bank.....	13,000 00	Due to Banks and Bankers in this	
Banking House.....	5,000 00	State.....	1,082 39
Furniture and Fixtures.....	2,500 00	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	12 00
State.....	71,713 30	Individual Deposits subject to Check	178,219 14
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	31,587 90	Demand Certificates.....	-----
Currency.....	12,568 00	Time Certificates.....	38,025 29
Gold.....	600 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	520 80	Cashier's Checks.....	762 46
Checks and Cash Items.....	371 48	Clearing House Certificates.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 333,550 50	Total.....	\$ 333,550 50

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 176,033 88
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	176,033 88	Worthless.....	-----
Total.....	\$ 176,033 88	Total.....	\$ 176,033 88

**Concord Banking Co., Concord.****BANK EXAMINER'S REPORT.**

September 1, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 22,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	60,559 34	penses and Taxes Paid.....	8,469 59
Demand Loans.....	1,643 20	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	498 46
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	.....	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	14,674 96
Bank.....	.....	Savings Deposits.....	2,889 57
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	1,223 00	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	203 40
State.....	2,432 90	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	3,576 59	Bills Payable, including Time Cer-	.....
Currency.....	1,339 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	20,000 00
Silver, Nickels and Pennies.....	631 14	All other Liabilities.....	.....
Checks and other Cash Items.....	.....	Discount and Interest.....	3,970 94
Checks and Exchanges for the Clear-	.....	Premium on Exchange.....	217 16
ing House.....	.....		
Profit and Loss.....	1,006 72		
Interest Paid.....	512 19		
All other Resources.....	.....		
Total.....	\$ 72,924 08	Total.....	\$ 72,924 08

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 62,202 54
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	62,202 54	Worthless.....	.....
Total.....	\$ 62,202 54	Total.....	\$ 62,202 54

**Concord Banking Co., Concord.****OFFICIAL STATEMENT.**

November 16, 1909.

C. T. Smith..... President      S. A. Kling..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 32,027 56	Capital Stock Paid In.....	\$ 22,000 00
Demand Loans.....	8,982 60	Surplus Fund.....	.....
Overdrafts.....	198 43	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	12,023 85
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	1,223 00	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	18,911 91	Individual Deposits subject to Check	43,414 08
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	13,287 33	Demand Certificates.....	.....
Currency.....	2,178 00	Time Certificates.....	2,890 31
Gold.....	.....	Certified Checks.....	162 00
Silver, Nickels and Pennies.....	929 45	Cashier's Checks.....	427 00
Checks and Cash Items.....	2,610 15	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	568 81	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 80,917 24	Total.....	\$ 80,917 24

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 282 75	Good.....	\$ 40,727 41
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	.....	Worthless.....	.....
Total.....	\$ 282 75	Total.....	\$ 40,727 41

**Bank of Conyers, Conyers.****BANK EXAMINER'S REPORT.**

December 18, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	17,100 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	82,918 67	penses and Taxes Paid.....	4,872 17
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,522 82	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	57,687 74
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	5,421 32	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	14,042 69
Other Real Estate.....	1,405 80	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	18,531 36	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	9,491 28	Bills Payable, including Time Cer-	
Currency.....	3,259 00	tificates representing Borrowed	
Gold.....	270 00	Money.....	-----
Silver, Nickels and Pennies.....	882 35	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Total.....	\$ 123,702 60	Total.....	\$ 123,702 60

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 82,899 39
In Judgment.....	-----	Doubtful.....	19 28
Not in Suit.....	82,918 67	Worthless.....	-----
Total.....	\$ 82,918 67	Total.....	\$ 82,918 67

**Bank of Conyers, Conyers.****OFFICIAL STATEMENT.**

November 16, 1909.

M. L. Wood.....President

E. P. McDaniel.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 97,459 38	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	1,190 45	Surplus Fund.....	17,100 00
Overdrafts.....	384 56	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,891 43
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	5,421 32	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	
Other Real Estate.....	1,405 80	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	10,467 69	Individual Deposits subject to Check	62,785 82
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	18,330 37	Demand Certificates.....	-----
Currency.....	3,259 00	Time Certificates.....	13,244 36
Gold.....	50 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	53 04	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Bills Payable, including Time Cer-	
Exchanges For the Clearing House.....	-----	tificates representing Borrowed	
Profit and Loss.....	-----	Money.....	10,000 00
Interest Paid.....	-----		
Total.....	\$ 138,021 61	Total.....	\$ 138,021 61

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 98,649 83
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	98,649 83	Worthless.....	-----
Total.....	\$ 98,649 83	Total.....	\$ 98,649 83

**Bank of Rockdale, Conyers.****BANK EXAMINER'S REPORT.**

December 18, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid in.....	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	39,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	127,711 34	penses and Taxes Paid.....	7,142 38
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,891 30	States.....	-----
Overdrafts secured by Cotton.....	27,041 83	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	110,612 29
Bank.....	6,300 00	Savings Deposits.....	-----
Banking House.....	3,500 00	Demand Certificates.....	-----
Furniture and Fixtures.....	3,120 91	Time Certificates.....	19,712 62
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	35,441 34	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	9,026 03	Bills Payable, including Time Cer-	-----
Currency.....	2,236 00	tificates representing Borrowed	-----
Gold.....	377 50	Money.....	-----
Silver, Nickels and Pennies.....	284 77	All other Liabilities.....	-----
Checks and other Cash Items.....	9,536 27		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 226,467 29</b>	<b>Total.....</b>	<b>\$ 226,467 29</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 50 00	Good.....	\$ 127,511 34
In Judgment.....	-----	Doubtful.....	200 00
Not in Suit.....	\$ 127,661 34	Worthless.....	-----
<b>Total.....</b>	<b>\$ 127,711 34</b>	<b>Total.....</b>	<b>\$ 127,711 34</b>

**Bank of Rockdale, Conyers.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 15, 1891

Begun Business 1900

John H. Almand.....President

C. E. Reagan.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 135,121 52	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	28,513 12	Surplus Fund.....	39,000 00
Overdrafts.....	2,573 56	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	9,085 43
Bank.....	6,300 00	Due to Banks and Bankers in this	-----
Banking House.....	3,500 00	State.....	-----
Furniture and Fixtures.....	3,120 91	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	28,681 15	Individual Deposits subject to Check	106,203 86
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	4,160 56	Demand Certificates.....	-----
Currency.....	7,146 00	Time Certificates.....	21,075 83
Gold.....	897 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	382 10	Cashier's Checks.....	-----
Checks and Cash Items.....	4,968 70	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 225,365 12</b>	<b>Total.....</b>	<b>\$ 225,365 12</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 136,434 64
In Judgment.....	-----	Doubtful.....	200 00
Not in Suit.....	163,634 64	Worthless.....	-----
<b>Total.....</b>	<b>\$ 163,634 64</b>	<b>Total.....</b>	<b>\$ 163,634 64</b>

**Citizens Bank, Cordele.****BANK EXAMINER'S REPORT.**

September 9, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,582 62
Demand Loans.....	1,215 00	Due to Banks and Bankers in this	
Loans and Discounts.....	122,097 24	State.....	16,953 04
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,118 14	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and stocks owned by the	-----	Individual Deposits subject to Check	59,013 67
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,711 77	Time Certificates.....	23,648 06
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	9,945 53
State.....	51,967 36	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	25,993 03
other States.....	24,480 31	Bills Payable, including Time Cer-	
Currency.....	4,747 00	tificates representing Borrowed	
Gold.....	350 00	Money.....	37,500 00
Silver, Nickels and Pennies.....	1,407 26	All other Liabilities.....	-----
Checks and other Cash Items.....	2,541 87		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 212,635 95</b>	<b>Total.....</b>	<b>\$ 212,635 95</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 638 50	Good.....	\$ 120,449 49
In Judgment.....	-----	Doubtful.....	2,862 75
Not in Suit.....	122,673 74	Worthless.....	-----
<b>Total.....</b>	<b>\$ 123,312 24</b>	<b>Total.....</b>	<b>\$ 123,312 24</b>

**Citizens Bank, Cordele.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter

Begun Business

J. M. Hunt.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 76,048 72	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	1,210 70	Surplus Fund.....	10,000 00
Overdrafts.....	1,114 54	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	9,948 28
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	2,854 76
Furniture and Fixtures.....	1,711 77	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	44,411 58	Individual Deposits subject to Check	95,736 54
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	23,154 37	Demand Certificates.....	-----
Currency.....	11,848 00	Time Certificates.....	23,753 06
Gold.....	120 00	Certified Checks.....	250 00
Silver, Nickels and Pennies.....	2,104 35	Cashier's Checks.....	60 25
Checks and Cash Items.....	1,919 06	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	3,959 80	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 167,602 89</b>	<b>Total.....</b>	<b>\$ 167,602 89</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 75,759 42
In Judgment.....	-----	Doubtful.....	1,500 00
Not in Suit.....	77,259 42	Worthless.....	-----
<b>Total.....</b>	<b>\$ 77,259 42</b>	<b>Total.....</b>	<b>\$ 77,259 42</b>

**Exchange Bank, Cordele.****BANK EXAMINER'S REPORT.**

September 8, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	15,882 40
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	1,194 06	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	168,023 70	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	129,746 05
Overdrafts, See Schedule.....	677 16	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	79,074 95	Time Certificates.....	26,899 65
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	-----	Cashier's Checks.....	3,509 78
Furniture and Fixtures.....	3,374 88	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	47,685 49	Bills Payable, including Time Certificates representing Borrowed Money.....	95,000 00
Due from Banks and Bankers in other States.....	9,013 77	All other Liabilities.....	-----
Currency.....	8,500 00		
Gold.....	470 00		
Silver, Nickels and Pennies.....	2,366 90		
Checks and other Cash Items.....	656 97		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 321,037 88</b>	<b>Total.....</b>	<b>\$ 321,037 88</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$169,002 76
In Judgment.....	-----	Doubtful.....	215 00
Not in Suit.....	169,217 76	Worthless.....	-----
<b>Total.....</b>	<b>\$ 169,217 76</b>	<b>Total.....</b>	<b>-----</b>

**Exchange Bank, Cordele.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter J. J. Williams.....		Begun Business B. N. Williams.....		Cashier.....
President		Cashier		
RESOURCES		LIABILITIES		
Loans and Discounts.....	\$ 106,225 04	Capital Stock Paid In.....	\$ 50,000 00	
Demand Loans.....	1,526 76	Surplus Fund.....	-----	
Overdrafts.....	578 07	Undivided Profits, less Current Expenses and Taxes Paid.....	23,828 26	
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----	
Cotton Account.....	25,321 03	Due to Banks and Bankers in other States.....	-----	
Furniture and Fixtures.....	3,374 88	Due Unpaid Dividends.....	-----	
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	175,754 87	
Due from Banks and Bankers in this State.....	57,173 26	Demand Certificates.....	-----	
Due from Banks and Bankers in other States.....	61,363 11	Time Certificates.....	23,965 65	
Currency.....	9,107 00	Certified Checks.....	-----	
Gold.....	55 00	Cashier's Checks.....	292 95	
Silver, Nickels and Pennies.....	1,953 55	Due to Clearing House.....	-----	
Checks and Cash Items.....	3,518 29	Notes and Bills Rediscounted.....	-----	
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----	
Profit and Loss.....	-----			
Interest Paid.....	3,645 74			
Depositors Guarantee Fund.....	-----			
<b>Total.....</b>	<b>\$ 273,841 73</b>	<b>Total.....</b>	<b>\$ 273,841 73</b>	
LOANS AND DISCOUNTS.				
In Suit.....	\$ -----	Good.....	\$ 107,351 80	
In Judgment.....	-----	Doubtful.....	400 00	
Not in Suit.....	107,751 80	Worthless.....	-----	
<b>Total.....</b>	<b>\$ 107,751 80</b>	<b>Total.....</b>	<b>\$ 107,751 80</b>	

**The Cornelia Bank, Cornelia.****BANK EXAMINER'S REPORT.**

November 6, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	161,220 74	penses and Taxes Paid.....	2,346 71
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	7,000 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,053 02	States.....	22,500 00
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	68,317 85
Bank.....	6,500 00	Savings Deposits.....	
Banking House.....	3,515 22	Demand Certificates.....	
Furniture and Fixtures.....	1,644 48	Time Certificates.....	67,957 05
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	1,042 13
State.....	12,107 64	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,680 56	Bills Payable, including Time Cer-	
Currency.....	1,900 00	tificates representing Borrowed	
Gold.....	2,235 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	1,078 50	All other Liabilities.....	
Checks and other Cash Items.....	295 34		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,933 24		
Total.....	\$ 199,163 74	Total.....	\$ 199,163 74

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,076 48	Good.....	\$ 161,190 74
In Judgment.....	13,709 50	Doubtful.....	30 00
Not in Suit.....	143,434 76	Worthless.....	
Total.....	\$ 161,220 74	Total.....	\$ 161,220 74

**The Cornelia Bank, Cornelia.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
I. T. Sellers.....	President	J. W. Peyton.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 156,073 17	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	10,105 99	Surplus Fund.....	
Overdrafts.....	3,050 01	Undivided Profits, less Current Ex-	
Bonds and Stock owned by the		penses and Taxes Paid.....	2,952 68
Bank.....	6,500 00	Due to Banks and Bankers in this	
Banking House.....	3,215 22	State.....	7,000 00
Furniture and Fixtures.....	1,644 48	Due to Banks and Bankers in other	
Other Real Estate.....	300 00	States.....	22,500 00
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	2,505 62	Individual Deposits subject to Check	70,295 15
Due from Banks and Bankers in		Saving.....	
other States.....	3,503 16	Savings Deposits.....	
Currency.....	4,903 00	Demand Certificates.....	
Gold.....	2,305 00	Time Certificates.....	67,872 92
Silver, Nickels and Pennies.....	1,248 70	Certified Checks.....	
Checks and Cash Items.....	307 51	Cashier's Checks.....	602 02
Exchanges for the Clearing House		Due to Clearing House.....	
Profit and Loss.....		Notes and Bills Rediscounted.....	
Interest Paid.....	562 91	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....		tificates representing Borrowed	
		Money.....	
Total.....	\$ 196,222 77	Total.....	\$ 196,222 77

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,150 00	Good.....	\$ 166,149 16
In Judgment.....	13,500 00	Doubtful.....	30 00
Not in Suit.....	151,529 16	Worthless.....	
Total.....	\$ 166,179 16	Total.....	\$ 166,179 16

**Bank of Covington, Covington.****BANK EXAMINER'S REPORT.**

December 20, 1909.

Examined by Chas. R. Tidwell

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	171,463 55	penses and Taxes Paid.....	7,167 04
Demand Loans.....	20,870 35	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	2,492 72	States.....	-----
Overdrafts secured by Cotton.....	49,077 74	Due Unpaid Dividends.....	4 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	186,325 38
Bank.....	-----	Savings Deposits.....	3,735 04
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	3,833 65	Time Certificates.....	40,667 94
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	42,517 67	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	35,621 08	Bills Payable, including Time Cer-	-----
Currency.....	2,781 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	433 52	All other Liabilities.....	-----
Checks and other Cash Items.....	1,993 24		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
Items in Transit.....	6,814 88		
All other Resources, Ins. Fund.....	-----		
<b>Total.....</b>	<b>\$ 337,899 40</b>	<b>Total.....</b>	<b>\$ 337,899 40</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,110 26	Good.....	\$ 192,333 90
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	180,223 64	Worthless.....	-----
<b>Total.....</b>	<b>\$ 192,333 90</b>	<b>Total.....</b>	<b>\$ 192,333 90</b>

**Bank of Covington, Covington.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
S. P. Thompson.....	President.	C. S. Thompson.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 215,880 41	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	12,731 43	Surplus Fund.....	-----
Overdrafts.....	32,699 35	Undivided Profits, less Current Ex-	-----
Overdrafts Unsecured.....	2,662 35	penses and Taxes Paid.....	6,684 72
Bonds and Stocks owned by the	-----	Due to Banks and Bankers in this	-----
Bank.....	-----	State.....	-----
Furniture and Fixtures.....	3,833 65	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	4 00
State.....	21,180 85	Individual Deposits subject to Check	179,360 56
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	27,534 95	Demand Certificates.....	37,976 86
Currency.....	4,980 00	Time Certificates.....	-----
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	732 11	Cashier's Checks.....	-----
Checks and Cash Items.....	1,791 07	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Insurance Fund.....	-----	Money.....	-----
Mutual Fire Insurance Fund.....	-----		
Advance on Cotton.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 324,026 14</b>	<b>Total.....</b>	<b>\$ 324,026 14</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,000 00	Good.....	\$ 228,461 84
In Judgment.....	-----	Doubtful.....	150 00
Not in Suit.....	225,611 84	Worthless.....	-----
<b>Total.....</b>	<b>\$ 228,611 84</b>	<b>Total.....</b>	<b>\$ 228,611 84</b>



**Bank of Newton County, Covington.****BANK EXAMINER'S REPORT.**

December 21, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 80,000 00
Loans on Collateral other than R. E.	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	168,541 95	penses and Taxes Paid.....	7,457 63
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	2,452 77	States.....	.....
Overdrafts secured by Cotton.....	2,872 51	Due Unpaid Dividends.....	120 00
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	89,258 04
Bank.....	.....	Savings Deposits.....	5,946 63
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	2,875 00	Time Certificates.....	25,069 69
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	4,218 52
State.....	24,247 18	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	17,462 02	Bills Payable, including Time Cer-	.....
Currency.....	3,658 00	tificates representing Borrowed	.....
Gold.....	2,470 00	Money.....	15,000 00
Silver, Nickels, and Pennies.....	1,197 53	All other Liabilities.....	.....
Checks and other Cash Items.....	1,293 55		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 227,070 51	Total.....	\$ 227,070 51

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 168,318 85
In Judgment.....	.....	Doubtful.....	125 00
Not in Suit.....	168,541 95	Worthless.....	98 00
Total.....	\$ 168,541 95	Total.....	\$ 168,541 95

**Bank of Newton County, Covington.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jan. 17, 1905	President	Begun Business Feb. 1905	Cashier.
Jno. F. Henderson.....	M. G. Turner.....		
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 205,195 15	Capital Stock Paid In.....	\$ 80,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	3,805 47	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	7,953 57
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	2,875 00	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	120 00
State.....	5,902 89	Individual Deposits subject to Check	98,537 26
Due from Banks and Bankers in	.....	Savings Deposits.....	7,251 96
other States.....	18,004 82	Demand Certificates.....	.....
Currency.....	5,991 00	Time Certificates.....	23,872 19
Gold.....	2,475 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	1,978 49	Cashier's Checks.....	1,213 84
Checks and Cash Items.....	7,143 88	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	120 78	Bills Payable, including Time Cer-	.....
Interest Paid.....	1,366 34	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	36,000 00
Total.....	\$ 254,948 82	Total.....	\$ 254,948 82

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 552 15	Good.....	\$ 205,195 15
In Judgment.....	204,643 00	Doubtful.....	.....
Not in Suit.....	.....	Worthless.....	.....
Total.....	\$ 205,195 15	Total.....	\$ 205,195 15

**Bank of Crawford, Crawford.****BANK EXAMINER'S REPORT.**

November 4, 1909 .

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	7,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	52,078 99	penses and Taxes Paid.....	1,504 65
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,709 97	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	32,408 80
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,800 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,716 25	Time Certificates.....	7,180 46
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	20,209 88	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,614 56	Bills Payable, including Time Cer-	-----
Currency.....	989 00	tificates representing Borrowed	-----
Gold.....	180 00	Money.....	19,500 00
Silver, Nickels and Pennies.....	365 78	All other Liabilities.....	-----
Checks and other Cash Items.....	929 50		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 82,593 91	Total.....	\$ 82,593 91

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 51,811 99
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	52,078 99	Worthless.....	267 00
Total.....	\$ 52,078 99	Total.....	\$ 52,078 99

**Bank of Crawford, Crawford.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter	President	Begin business	Cashier.
Jno. F. Holden.....	-----	O. N. Epps.....	-----
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 49,916 20	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	7,000 00
Overdrafts.....	2,113 31	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,623 38
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,800 00	State.....	-----
Furniture and Fixtures.....	1,716 25	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	11,157 23	Individual Deposits subject to Check	28,449 61
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,697 06	Demand Certificates.....	-----
Currency.....	2,131 00	Time Certificates.....	7,534 12
Gold.....	190 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	743 11	Cashier's Checks.....	-----
Checks and Cash Items.....	142 95	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	12,000 00
Total.....	\$ 71,607 11	Total.....	\$ 71,607 11

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 49,649 20
In Judgment.....	-----	Doubtful.....	267 00
Not in Suit.....	49,916 20	Worthless.....	-----
Total.....	\$ 49,916 20	Total.....	\$ 49,916 20

**Bank of Crawfordville, Crawfordville.****BANK EXAMINER'S REPORT.**

December 27, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	8,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	15,855 80
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	69,329 69	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	70,244 86
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	1,517 87	Time Certificates.....	21,081 08
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	31,936 46	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	22,900 18	Bills Payable, including Time Cer-	
Currency.....	8,721 00	tificates representing Borrowed	
Gold.....	10 00	Money.....	
Silver, Nickels and Pennies.....	534 90	All other Liabilities, Overs and	
Checks and other Cash Items.....	5,231 55	Shorts.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 140,181 74	Total.....	\$ 140,181 74

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 69,329 69
In Judgment.....		Doubtful.....	
Not in Suit.....	69,329 69	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Crawfordville, Crawfordville.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. F. Holden.....President

G. H. Mitchell.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 88,544 13	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	8,000 00
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	15,888 16
Bank.....		Due to Banks and Bankers in this	
Banking House Furniture.....	1,517 87	State.....	
Other Real Estate.....		Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	
State.....	25,350 01	Due Unpaid Dividends.....	
Due from Banks and Bankers in		Individual Deposits subject to Check	64,616 37
other States.....	15,385 55	Savings Deposits.....	
Currency.....	2,218 00	Demand Certificates.....	
Gold.....	15 00	Time Certificates.....	18,916 08
Silver, Nickels and Pennies.....	729 16	Certified Checks.....	
Checks and Cash Items.....	6,160 89	Cashier's Checks.....	
Exchanges for the Clearing House.....		Due to Clearing House.....	
Profit and Loss.....		Notes and Bills Rediscounted.....	
Interest Paid.....		Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....		tificates representing Borrowed	
		Money.....	7,500 00
Total.....	\$ 139,920 61	Total.....	\$ 139,920 61

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 88,544 13
In Judgment.....		Doubtful.....	
Not in Suit.....	88,544 13	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Taliaferro. Crawfordville.****BANK EXAMINER'S REPORT.**

December 27, 1907.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 24,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	1,116 98
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	3,268 54
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	34,109 84	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	9 73	States.....	
Bonds and Stocks owned by the		Due Unpaid Dividends.....	
Bank.....		Individual Deposits subject to Check	22,258 55
Banking House.....	5,782 50	Savings Deposits.....	
Furniture and Fixtures.....	1,648 40	Demand Certificates.....	
Other Real Estate.....		Time Certificates.....	7,505 55
Due from Banks and Bankers in this		Certified Checks.....	
State.....	9,789 36	Cashier's Checks.....	29 14
Due from Banks and Bankers in		Due to Clearing House.....	
other States.....	5,358 79	Notes and Bills Rediscounted.....	
Currency.....	1,320 00	Bills Payable, including Time Cer-	
Gold.....	30 00	tificates representing Borrowed	
Silver, Nickels and Pennies.....	35 76	Money.....	
Checks and other Cash Items.....	94 29	All other Liabilities.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 58,178 76	Total.....	\$ 58,178 76

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 34,109 84
In Judgment.....		Doubtful.....	
Not in Suit.....	34,109 84	Worthless.....	
Total.....	\$ 34,109 84	Total.....	\$

**Bank of Taliaferro, Crawfordville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Nov. 18, 1907		Begun Business Jan. 1, 1908.	
John F. Holden.....	President.	M. F. Griffith.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,489 62	Capital Stock Paid In.....	\$ 24,000 00
Demand Loans.....	602 00	Surplus Fund.....	1,116 98
Overdrafts.....	1 19	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,052 20
Bank.....		Due to Banks and Bankers in this	
Banking House.....	5,782 50	State.....	
Furniture and Fixtures.....	1,635 50	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	6,230 49	Individual Deposits subject to Check	16,718 87
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,222 12	Demand Certificates.....	
Currency.....	2,161 00	Time Certificates.....	7,505 55
Gold.....	70 00	Certified Checks.....	
Silver, Nickels and Pennies.....	337 19	Cashier's Checks.....	358 80
Checks and Cash Items.....	818 40	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	1,402 30	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 53,752 40	Total.....	\$ 53,752 40

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 34,091 62
In Judgment.....		Doubtful.....	
Not in Suit.....	34,091 62	Worthless.....	
Total.....	\$ 34,091 62	Total.....	\$ 34,091 62

**Bank of Crossland, Crossland.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	16,767 77	penses and Taxes Paid.....	306 71
Past Due Loans.....	-----	Due to Banks and Bankers in this	-----
Demand Loans.....	-----	State.....	-----
Loans and Discounts.....	-----	Due to Banks and Bankers in other	-----
Loans on one name party.....	-----	States.....	-----
Overdrafts See Schedule.....	122 28	Due Unpaid Dividends.....	-----
Overdrafts secured by Cotton.....	1,754 10	Individual Deposits subject to Check	11,463 67
Bonds and Stocks owned by the	-----	Savings Deposits.....	-----
Bank.....	861 20	Demand Certificates.....	-----
Banking House.....	2,070 54	Time Certificates.....	61 00
Furniture and Fixtures.....	1,718 14	Certified Checks.....	-----
Other Real Estate.....	-----	Cashier's Checks.....	2 30
Due from Banks and Bankers in this	-----	Due to Clearing House.....	-----
State.....	5,131 85	Notes and Bills Rediscounted.....	2,718 92
Due from Banks and Bankers in	-----	Bills Payable, including Time Cer-	-----
other States.....	5,460 83	tificates representing Borrowed	-----
Currency.....	1,429 00	Money.....	6,000 00
Gold.....	-----	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	180 59		
Checks and other Cash Items.....	61 30		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 35,557 60	Total.....	\$ 35,557 60

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 16,730 27
In Judgment.....	-----	Doubtful.....	28 50
Not in Suit.....	16,767 77	Worthless.....	-----
Total.....	\$ 16,767 77	Total.....	\$ 16,767 77

**Bank of Crossland, Crossland.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 16, 1907.  
G. F. Clark.....

President.

Begun Business July 15, 1907.  
J. H. Cason.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 12,354 18	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	165 09	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	992 94
Bank.....	861 20	Due to Banks and Bankers in this	-----
Banking House.....	2,070 54	State.....	-----
Furniture and Fixtures.....	1,778 14	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	1,151 22	Individual Deposits subject to Check	5,089 51
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,292 40	Demand Certificates.....	-----
Currency.....	249 00	Time Certificates.....	51 00
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	69 23	Cashier's Checks.....	386 80
Checks and Cash Items.....	10 40	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	441 42	tificates representing Borrowed	-----
Advance on Cotton.....	1,077 43	Money.....	-----
Total.....	\$ 21,520 25	Total.....	\$ 21,520 25

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 12 50	Good.....	\$ 12,341 68
In Judgment.....	-----	Doubtful.....	12 50
Not in Suit.....	12,341 68	Worthless.....	-----
Total.....	\$ 12,354 18	Total.....	\$ 12,354 18

**Bank of Culloden, Culloden.****BANK EXAMINER'S REPORT.**

October 28, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,847 32
Demand Loans.....	2,928 35	Due to Banks and Bankers in this	-----
Loans and Discounts.....	32,088 46	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	869 84	States.....	-----
Overdrafts secured by Cotton.....	3,161 28	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	37,031 71
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,254 01	Demand Certificates.....	-----
Furniture and Fixtures.....	1,722 38	Time Certificates.....	19,599 76
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	243 11
State.....	38,798 95	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,031 50	Bills Payable, including Time Cer-	-----
Currency.....	3,925 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	942 13	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 86,721 90	Total.....	\$ 86,721 90

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 34,516 81
In Judgment.....	37 00	Doubtful.....	500 00
Not in Suit.....	34,979 81	Worthless.....	-----
Total.....	\$ 35,016 81	Total.....	\$ 35,016 81

**Bank of Culloden, Culloden.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 11, 1897.		Begun Business Oct. 21, 1897.	
G. Z. Blalock.....	President.	E. S. W. Gun.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 29,003 85	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	1,617 70	Surplus Fund.....	10,000 00
Overdrafts.....	11,631 39	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	4,815 86
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,254 01	State.....	-----
Furniture and Fixtures.....	1,726 38	Due to Banks and Bankers in other	-----
Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	38,903 45	Individual Deposits subject to Check	39,540 59
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	753 36	Time Certificates.....	20,177 46
Currency.....	3,776 00	Certified Checks.....	-----
Gold.....	10 00	Cashier's Checks.....	119 70
Silver, Nickels and Pennies.....	927 47	Due to Clearing House.....	-----
Checks and Cash Items.....	50 00	Bills Payable.....	-----
Profit and Loss.....	-----		
Interest Paid.....	-----		
Treasurer U. S.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 89,653 61	Total.....	\$ 89,653 61

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 30,121 55
In Judgment.....	37 00	Doubtful.....	500 00
Not in Suit.....	30,584 55	Worthless.....	-----
Total.....	\$ 30,621 55	Total.....	\$ 30,621 55

**Merchants and Planters Bank, Culloden.****BANK EXAMINER'S REPORT.**

October 28, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Expenses and Taxes Paid.....	4,153 62
Miscellaneous Loans.....		Due to Banks and Bankers in this State.....	
Demand Loans.....	1,039 65	Due to Banks and Bankers in other States.....	
Loans and Discounts.....	22,280 72	Due Unpaid Dividends.....	
Loans on one name party.....		Individual Deposits subject to Check Savings Deposits.....	24,999 47
Overdrafts, See Schedule.....	2,232 25	Demand Certificates.....	
Overdrafts secured by Cotton.....	4,166 36	Time Certificates.....	9,497 58
Bonds and Stocks owned by the Bank.....		Certified Checks.....	
Banking House.....	925 00	Cashier's Checks.....	
Furniture and Fixtures.....	900 00	Due to Clearing House.....	
Other Real Estate.....		Notes and Bills Rediscounted.....	
Due from Banks and Bankers in this State.....	10,863 21	Bills Payable, including Time Certificates representing Borrowed Money.....	1,000 00
Due from Banks and Bankers in other States.....	10,789 17	All other Liabilities.....	
Currency.....	1,582 00		
Gold.....			
Silver, Nickels and Pennies.....	525 21		
Checks and other Cash Items.....	139 92		
Checks and Exchanges for the Clearing House.....			
Profit and Loss.....			
Interest Paid.....	207 18		
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 55,650 67</b>	<b>Total.....</b>	<b>\$ 55,650 67</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 94 60	Good.....	\$ 23,320 37
In Judgment.....		Doubtful.....	
Not in Suit.....	23,225 77	Worthless.....	
<b>Total.....</b>	<b>\$ 23,320 37</b>	<b>Total.....</b>	<b>\$ 23,320 37</b>

**Merchants and Planters Bank, Culloden.****OFFICIAL STATEMENT.**

November 16, 1909.

S. Rutherford.....	President.	R. H. Holmes.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 16,510 81	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	6,397 97	Surplus Fund.....	1,000 00
Overdrafts including Cotton.....	6,063 48	Undivided Profits, less Current Expenses and Taxes Paid.....	4,412 90
Bonds and Stocks owned by the Bank.....		Due to Banks and Bankers in this State.....	
Banking House.....	925 00	Due to Banks and Bankers in other States.....	
Furniture and Fixtures.....	900 00	Due Unpaid Dividends.....	
Other Real Estate.....		Individual Deposits subject to Check Savings Deposits.....	19,994 29
Due from Banks and Bankers in this State.....	6,818 51	Demand Certificates.....	
Due from Banks and Bankers in other States.....	9,895 85	Time Certificates.....	9,579 58
Currency.....	1,800 00	Certified Checks.....	
Gold.....		Cashier's Checks.....	
Silver, Nickels and Pennies.....	284 17	Due to Clearing House.....	
Checks and Cash Items.....	45 00	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Certificates representing Borrowed Money.....	
Profit and Loss.....			
Interest Paid.....			
Mutual Fire Insurance Fund.....			
Depositors Guarantee Fund.....	345 98		
<b>Total.....</b>	<b>\$ 40,986 77</b>	<b>Total.....</b>	<b>\$ 49,983 77</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 22,908 78
In Judgment.....	94 50	Doubtful.....	
Not in Suit.....	22,814 28	Worthless.....	
<b>Total.....</b>	<b>\$ 22,908 78</b>	<b>Total.....</b>	<b>\$ 22,908 78</b>

**Bank of Cumming, Cumming.****BANK EXAMINER'S REPORT.**

November 17, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$-----	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	8,250 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans	77,260 54	penses and Taxes Paid	2,275 40
Demand Loans	-----	Due to Banks and Bankers in this	
Loans and Discounts to	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	3,059 31	States	-----
Overdrafts Secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	42,861 68
Bank	-----	Savings Deposits	-----
Banking House	6,000 00	Demand Certificates	9,000 00
Furniture and Fixtures	2,000 09	Time Certificates	22,583 95
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this		Cashier's Checks	-----
State	6,004 68	Due to Clearing House	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted	-----
other States	2,592 08	Bills Payable, including Time Cer-	
Currency	15,489 00	tificates representing Borrowed	
Gold	190 00	Money	5,000 00
Silver, Nickels and Pennies	40 25	All other Liabilities	-----
Checks and other Cash Items	2,335 08	Now Cashed Out	-----
Checks and Exchanges for the Clear-			
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 114,971 03	Total	\$ 114,971 03

**LOANS AND DISCOUNTS.**

In Suit	\$ 2,577 08	Good	\$ 75,280 54
In Judgment	-----	Doubtful	2,000 00
Not in Suit	74,683 46	Worthless	-----
Total	\$ 77,260 54	Total	\$ 77,280 54

**Bank of Cumming, Cumming.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept. 1904.

Begun Business Oct. 1904.

L. Edmondson President.

S. H. Allen Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 77,181 94	Capital Stock Paid In	\$ 25,000 00
Demand Loans	-----	Surplus Fund	8,250 00
Overdrafts	3,054 04	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the	-----	penses and Taxes Paid	3,636 13
Bank	-----	Due to Banks and Bankers in this	
Banking House	6,000 00	State	-----
Furniture and Fixtures	2,000 09	Due to Banks and Bankers in other	
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this		Due Unpaid Dividends	-----
State	5,862 46	Individual Deposits subject to Check	41,106 26
Due from Banks and Bankers in		Savings Deposits	-----
other States	2,592 08	Demand Certificates	-----
Currency	13,864 00	Time Certificates	31,475 65
Gold	1,190 00	Certified Checks	2,000 00
Silver, Nickels and Pennies	6 42	Cashier's Checks	-----
Checks and Cash Items	2,353 88	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	
Interest Paid	1,363 13	tificates representing Borrowed	
Accounts Receivable	-----	Money	5,000 00
Depositors Guarantee Fund	-----		
Total	\$ 114,468 04	Total	\$ 114,468 04

**LOANS AND DISCOUNTS.**

In Suit	\$ 2,722 00	Good	\$ 77,181 94
In Judgment	74,459 00	Doubtful	-----
Not in Suit	74,459 94	Worthless	-----
Total	\$ 77,181 94	Total	\$ 77,181 94



**Farmers and Merchants Bank, Cumming.****BANK EXAMINER'S REPORT.**

November 17, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	49,741 73	penses and Taxes Paid.....	1,723 06
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	760 63	States.....	
Overdrafts secured by Cotton.....	8,034 43	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	30,670 83
Bank.....		Savings Deposits.....	
Banking House.....	4,350 00	Demand Certificates.....	6,500 00
Furniture and Fixtures.....	1,666 73	Time Certificates.....	14,274 40
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	6,555 07	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,326 42	Bills Payable, including Time Cer-	
Currency.....	3,293 00	tificates representing Borrowed	
Gold.....	132 50	Money.....	
Silver, Nickels and Pennies.....	44 45	All other Liabilities.....	
Checks and other Cash Items.....	263 33	Cash Long.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Loans Short.....			
Depositors Guarantee Fund.....			
Total.....	\$ 78,168 29	Total.....	\$ 78,168 29

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 49,741 73
In Judgment.....		Doubtful.....	
Not in Suit.....	49,741 73	Worthless.....	
Total.....	\$ 49,741 73	Total.....	\$ 49,741 73

**Farmers and Merchants Bank, Cumming.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. D. Walker.....President. M. W. Webb.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 49,752 73	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	8,543 53	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,723 86
Bank.....		Due to Banks and Bankers in this	
Banking House.....	4,350 00	State.....	
Furniture and Fixtures.....	1,666 73	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	4,365 05	Individual Deposits subject to Check	29,964 44
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,326 42	Demand Certificates.....	
Currency.....	4,872 00	Time Certificates.....	20,379 40
Gold.....	127 50	Certified Checks.....	
Silver, Nickels and Pennies.....	63 74	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 77,067 70	Total.....	\$ 77,067 70

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 49,752 73
In Judgment.....		Doubtful.....	
Not in Suit.....	49,752 73	Worthless.....	
Total.....	\$ 49,752 73	Total.....	\$ 49,752 73

**Bank of Cusseta, Cusseta.****BANK EXAMINER'S REPORT.**

October 27, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	47 46
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	29,280 25	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	244 17	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	13,866 15
Bank.....	2,357 59	Savings Deposits.....	8,035 96
Banking House.....	1,375 86	Demand Certificates.....	.....
Furniture and Fixtures.....	.....	Time Certificates.....	2,196 17
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	1,088 56	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	8,715 77	Bills Payable, including Time Cer-	.....
Currency.....	2,114 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	10,000 00
Silver, Nickels and Pennies.....	434 31	All other Liabilities.....	.....
Checks and other Cash Items.....	680 13		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	2,855 10		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 49,145 74</b>	<b>Total.....</b>	<b>\$ 49,145 74</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 29,280 25
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	29,280 25	Worthless.....	.....
<b>Total.....</b>	<b>\$ .....</b>	<b>Total.....</b>	<b>\$ .....</b>

**Bank of Cusseta, Cusseta.****OFFICIAL STATEMENT.**

November 16, 1909.

C. C. Winter.....

President.

W. A. Duncan.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,949 78	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	2 50	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	47 33
Bank.....	2,357 59	Due to Banks and Bankers in this	.....
Banking House.....	1,375 86	State.....	.....
Furniture and Fixtures.....	.....	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	3,252 14	Individual Deposits subject to Check	14,133 68
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	6,334 40	Demand Certificates.....	2,500 00
Currency.....	3,007 00	Time Certificates.....	2,396 17
Gold.....	.....	Certified Checks.....	6,568 78
Silver, Nickels and Pennies.....	366 69	Cashier's Checks.....	.....
Checks and Cash Items.....	.....	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	5,000 00
<b>Total.....</b>	<b>\$ 45,645 96</b>	<b>Total.....</b>	<b>\$ 45,645 96</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 28,949 78
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	28,949 78	Worthless.....	.....
<b>Total.....</b>	<b>\$ 28,949 78</b>	<b>Total.....</b>	<b>\$ 28,949 78</b>

**Bank of Cuthbert, Cuthbert.****BANK EXAMINER'S REPORT.**

October 11, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	12,828 51
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	113,809 84	penses and Taxes Paid.....	21,768 74
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	17,252 24	States.....	
Overdrafts secured by Cotton.....	94,533 12	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	272,077 30
Bank.....	4,000 00	Savings Deposits.....	
Banking House.....	4,789 00	Demand Certificates.....	
Furniture and Fixtures.....	3,500 00	Time Certificates.....	
Other Real Estate.....	17,521 52	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	223 15
State.....	48,299 31	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	43,077 84	Bills Payable, including Time Cer-	
Currency.....	5,776 00	tificates representing Borrowed	
Gold.....	610 00	Money.....	
Silver, Nickels and Pennies.....	1,234 95	All other Liabilities.....	
Checks and other Cash Items.....	2,493 88		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 356,897 70	Total.....	\$ 356,897 70

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 113,683 84
In Judgment.....	126 00	Doubtful.....	126 00
Not in Suit.....	113,683 84	Worthless.....	
Total.....	\$ 113,809 84	Total.....	\$ 113,809 84

**Bank of Cuthbert, Cuthbert.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sep. 29, 1887.  
Geo. McDonald President.Begun Business Nov. 1, 1890.  
E. C. Teel Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 104,946 59	Capital Stock Paid In.....	\$ 50,000 00
Advances Cotton for Shipment.....	16,004 15	Surplus Fund.....	12,828 51
Overdrafts.....	12,115 42	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	22,763 72
Bank.....	4,000 00	Due to Banks and Bankers in this	
Banking House.....	4,789 00	State.....	
Furniture and Fixtures.....	3,500 00	Due to Banks and Bankers in other	
Other Real Estate.....	16,321 52	States.....	979 13
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	35,201 03	Individual Deposits subject to Check	222,892 24
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	104,654 62	Demand Certificates.....	
Currency.....	6,546 00	Time Certificates.....	
Gold.....	955 00	Certified Checks.....	
Silver, Nickels and Pennies.....	2,723 89	Cashier's Checks.....	2,881 31
Checks and Cash Items.....	607 69	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 312,344 91	Total.....	\$ 312,344 91

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 104,946 59
In Judgment.....	126 00	Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Randolph, Cuthbert.****BANK EXAMINER'S REPORT.**

October 12, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	4,847 25
Miscellaneous Loans	74,286 56	penses and Taxes Paid	-----
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	867 84
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	4,949 91	States	65 44
Overdrafts secured by Cotton	47,776 38	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	68,466 96
Bank	-----	Savings Deposits	-----
Banking House	2,868 00	Demand Certificates	-----
Furniture and Fixtures	1,600 00	Time Certificates	1,600 00
Other Real Estate	5,860 00	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	128 13
State	601 98	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	11,060 74	Bills Payable, including Time Cer-	-----
Currency	7,700 00	tificates representing Borrowed	-----
Gold	1,852 66	Money	43,605 83
Silver, Nickels and Pennies	-----	All other Liabilities	-----
Checks and other Cash Items	11,025 22		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 169,581 45	Total	\$ 169,581 45

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 70,286 56
In Judgment	1,000 00	Doubtful	4,000 00
Not in Suit	73,286 56	Worthless	-----
Total	\$ 74,286 56	Total	\$ 74,286 56

**Bank of Randolph, Cuthbert.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter April 21, 1901.		Begun Business July 1, 1901.	
D. B. Teabeant	President.	P. M. Reid	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 63,966 62	Capital Stock Paid In	\$ 50,000 00
Demand Loans	18,642 04	Surplus Fund	-----
Overdrafts, Secured	8,998 08	Undivided Profits, less Current Ex-	5,619 29
Bonds and Stocks owned by the	-----	penses and Taxes Paid	-----
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	2,868 00	State	690 62
Furniture and Fixtures	1,603 50	Due to Banks and Bankers in other	-----
Other Real Estate	5,860 00	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	811 69	Individual Deposits subject to Check	43,198 44
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	9,340 88	Demand Certificates	-----
Currency	6,500 00	Time Certificates	1,721 00
Gold	60 00	Certified Checks	-----
Silver, Nickels and Pennies	2,333 18	Cashier's Checks	64 63
Checks and Cash Items	10,117 49	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	-----	tificates representing Borrowed	-----
Books and Stationery	-----	Money	29,807 50
Depositors Guarantee Fund	-----		
Total	\$ 131,101 48	Total	\$ 131,101 48

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 59,966 62
In Judgment	1,373 00	Doubtful	4,000 00
Not in Suit	62,593 62	Worthless	-----
Total	\$ 63,966 62	Total	\$ 63,966 62

**Dacula Banking Co., Dacula.****BANK EXAMINER'S REPORT.**

November 12, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	7,238 19	penses and Taxes Paid.....	304 79
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	345 56	States.....	
Bonds and Stocks owned by the		Due Unpaid Dividends.....	
Bank.....		Individual Deposits subject to Check	30,125 40
Banking House.....	1,500 00	Savings Deposits.....	
Furniture and Fixtures.....	1,143 71	Demand Certificates.....	
Other Real Estate.....		Time Certificates.....	
Due from Banks and Bankers in this		Certified Checks.....	
State.....	23,817 89	Cashier's Checks.....	
Due from Banks and Bankers in		Due to Clearing House.....	
other States.....	18,831 14	Notes and Bills Rediscounted.....	
Currency.....	1,473 00	Bills Payable, including Time Cer-	
Gold.....	357 50	tificates representing Borrowed	
Silver, Nickels and Pennies.....	723 20	Money.....	
Checks and other Cash Items.....		All other Liabilities.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 55,430 19	Total.....	\$ 55,530 19

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 7,238 19
In Judgment.....		Doubtful.....	
Not in Suit.....	7,238 19	Worthless.....	
Total.....	7,238 19	Total.....	\$ 7,238 19

**Dacula Banking Co., Dacula.****OFFICIAL STATEMENT.**

November 16, 1909.

A. M. Wilson..... President. B. Ambrose..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 7,258 19	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	357 68	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes paid.....	306 27
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,500 00	State.....	
Furniture and Fixtures.....	1,143 71	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	22,084 65	Individual Deposits subject to Check	28,852 03
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	17,434 17	Demand Certificates.....	
Currency.....	3,188 00	Time Certificates.....	
Gold.....	357 50	Certified Checks.....	
Silver, Nickels and Pennies.....	834 40	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 54,158 30	Total.....	\$ 54,158 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 7,258 19
In Judgment.....		Doubtful.....	
Not in Suit.....	7,258 19	Worthless.....	
Total.....	\$ 7,258 19	Total.....	\$ 7,258 19

**Bank of Dahlonga, Dahlonga.****BANK EXAMINER'S REPORT.**

November 26, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	4,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	391 68
Miscellaneous Loans.....	25,322 60	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	41,634 40
Overdrafts, See Schedule.....	91 32	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	-----
Bonds and Stocks owned by the Bank.....	20,355 00	Certified Checks.....	-----
Banking House.....	-----	Cashier's Checks.....	144 75
Furniture and Fixtures.....	1,367 45	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	9,060 37	Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Due from Banks and Bankers in other States.....	5,633 93	All other Liabilities.....	-----
Currency.....	2,500 00		
Gold.....	1,500 00		
Silver, Nickels and Pennies.....	558 66		
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Dividends declared but not paid.....	272 00		
<b>Total.....</b>	<b>\$ 66,670 83</b>	<b>Total.....</b>	<b>\$ 66,670 83</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 25,322 60
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	25,322 60	Worthless.....	-----
<b>Total.....</b>	<b>\$ 25,322 60</b>	<b>Total.....</b>	<b>\$ 25,322 60</b>

**Bank of Dahlonga, Dahlonga.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter May 7, 1902.

John H. Carter..... President.

Begun Business May 9, 1902.

T. F. Jackson..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 25,608 46	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	4,500 00
Overdrafts.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	353 62
Bonds and Stocks owned by the Bank.....	20,355 00	Due to Banks and Bankers in this State.....	-----
Banking House.....	-----	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,367 45	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	30,035 17
Due from Banks and Bankers in this State.....	7,475 37	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	3,125 16	Time Certificates.....	8,913 52
Currency.....	3,200 00	Certified Checks.....	-----
Gold.....	1,480 00	Cashier's Checks.....	44 75
Silver, Nickels and Pennies.....	963 62	Due to Clearing House.....	-----
Checks and Cash Items.....	272 00	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Profit and Loss.....	-----		
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 63,847 06</b>	<b>Total.....</b>	<b>\$ 63,847 06</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 104 00	Good.....	\$ 25,608 46
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	25,504 46	Worthless.....	-----
<b>Total.....</b>	<b>\$ 25,608 46</b>	<b>Total.....</b>	<b>\$ 25,608 46</b>

**Bank of Dallas, Dallas.****BANK EXAMINER'S REPORT.**

November 2, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	1,656 90
Demand Loans.....	14,768 68	Due to Banks and Bankers in this	
Loans and Discounts.....	91,613 86	State.....	6,000 19
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	560 53	States.....	2,013 63
Overdrafts secured by Cotton.....	25,895 85	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	14,261 43
Bank.....	3,300 00	Savings Deposits.....	46,305 26
Banking House.....	2,375 00	Demand Certificates.....	.....
Furniture and Fixtures.....	2,500 00	Time Certificates.....	31,351 81
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	1,746 77
State.....	11,500 00	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	3,500 00	Bills Payable, including Time Cer-	
Currency.....	2,000 00	tificates representing Borrowed	
Gold.....	378 50	Money.....	17,750 00
Silver, Nickels and Pennies.....	300 45	All other Liabilities.....	46 37
Checks and other Cash Items.....	2,439 49		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 161,132 36</b>	<b>Total.....</b>	<b>\$ 161,132 36</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 423 22	Good.....	\$ 106,008 94
In Judgment.....	157 20	Doubtful.....	373 60
Not in Suit.....	105,802 12	Worthless.....	.....
<b>Total.....</b>	<b>\$ 106,382 54</b>	<b>Total.....</b>	<b>\$ 106,382 54</b>

**Bank of Dallas, Dallas.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter	President.	Begun Business	Cashier.
R. D. Leonard.....		A. M. Kendall.....	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 90,456 59	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	11,998 13	Surplus Fund.....	15,000 00
Overdrafts.....	19,348 09	Undivided Profits,.....	1,992 51
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....	3,300 00	State.....	6,372 59
Banking House.....	2,375 00	Due to Banks and Bankers in other	
Furniture and Fixtures.....	2,500 00	States.....	5,312 24
Other Real Estate.....	.....	Due Unpaid Dividends.....	.....
Due from Banks and Bankers in this		Individual Deposits subject to Check	15,453 09
State.....	5,500 00	Savings Deposits.....	46,816 12
Due from Banks and Bankers in		Demand Certificates.....	27,058 33
other States.....	3,400 00	Time Certificates.....	.....
Currency.....	4,348 66	Certified Checks.....	.....
Gold.....	.....	Cashier's Checks.....	2,280 31
Silver, Nickels and Pennies.....	.....	Due to Clearing House.....	.....
Checks and Cash Items.....	.....	Notes and Bills Rediscounted.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Cer-	
Profit and Loss.....	.....	tificates representing Borrowed	
Interest Paid.....	.....	Money.....	7,000 00
Expense.....	.....	Long and Short.....	41 28
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 152,326 47</b>	<b>Total.....</b>	<b>\$ 152,326 47</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 129 46	Good.....	\$ 111,016 12
In Judgment.....	680 72	Doubtful.....	438 60
Not in Suit.....	110,644 54	Worthless.....	.....
<b>Total.....</b>	<b>\$ 111,451 72</b>	<b>Total.....</b>	<b>\$ 111,451 72</b>

**Commercial Savings Bank, Dallas.****BANK EXAMINER'S REPORT.**

November 2, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,873 94
Demand Loans.....	67,690 95	Due to Banks and Bankers in this	
Loans and Discounts.....	52,101 30	State.....	12,000 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,862 04	States.....	22,000 00
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....		Savings Deposits.....	13,040 74
Banking House.....	310 96	Demand Certificates.....	57,033 01
Furniture and Fixtures.....	1,876 95	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	923 41
State.....	4,634 71	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,774 47	Bills Payable, including Time Cer-	
Currency.....	3,885 00	tificates representing Borrowed	
Gold.....		Money.....	10,000 00
Silver, Nickels and Pennies.....	538 27	All other Liabilities.....	
Checks and other Cash Items.....	1,097 47		
Checks and Exchanges for the Clear-			
ing House.....			
County Warrants.....	1,452 16		
Town orders.....	909 15		
All other Resources.....	2,737 67		
Depositors Guarantee Fund.....			
Total.....	\$ 141,871 10	Total.....	\$ 141,871 10

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 119,792 25
In Judgment.....		Doubtful.....	
Not in Suit.....	119,792 25	Worthless.....	
Total.....	\$ 119,792 25	Total.....	\$ 119,792 25

**Commercial Savings Bank, Dallas.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jan. 28, 1907.

Begun Business Feb. 10, 1907.

E. Davis.....President.

P. F. Clark.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,564 51	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	59,165 77	Surplus Fund.....	
Overdrafts.....	1,206 78	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,961 73
Bank.....		Due to Banks and Bankers in this	
Banking House.....	310 96	State.....	9,000 00
Furniture and Fixtures.....	1,876 95	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	10,500 00
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	3,026 78	Individual Deposits subject to Check	
Due from Banks and Bankers in		Savings Deposits.....	17,711 23
other States.....	6,479 91	Demand Certificates.....	57,510 10
Currency.....	2,761 00	Time Certificates.....	
Gold.....	305 00	Certified Checks.....	
Silver, Nickels and Pennies.....	392 13	Cashier's Checks.....	435 25
Checks and Cash Items.....	3,914 35	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	2,414 17	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	7,500 00
Total.....	\$ 132,618 31	Total.....	\$ 132,618 31

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 109,730 28
In Judgment.....		Doubtful.....	
Not in Suit.....	109,730 28	Worthless.....	
Total.....	\$ 109,730 28	Total.....	\$ 109,730 28



**Bank of Danielsville, Danielsville.****BANK EXAMINER'S REPORT.**

November 13, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,344 16
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	33,602 68	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	26,153 01
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,375 28	Demand Certificates.....	-----
Furniture and Fixtures.....	1,028 50	Time Certificates.....	2,757 95
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	17,100 31	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	8,517 70	Bills Payable, including Time Cer-	
Currency.....	846 00	tificates representing Borrowed	
Gold.....	55 00	Money.....	17,300 00
Silver, Nickels and Pennies.....	259 31	All other Liabilities.....	-----
Checks and other Cash Items.....	270 34		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All Other Resources.....	-----		
Total.....	\$ 64,055 12	Total.....	\$ 64,055 12

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 57 50	Good.....	\$ 33,602 68
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	33,545 18	Worthless.....	-----
Total.....	\$ 33,602 68	Total.....	\$ -----

**Bank of Danielsville, Danielsville.****OFFICIAL STATEMENT.**

November 16, 1909.

John F. Holden.....

President.

Geo. A. Griffith.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,746 98	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	1,500 00
Overdrafts.....	-----	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,239 78
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	2,375 28	State.....	-----
Furniture and Fixtures.....	1,028 50	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	17,096 21	Individual Deposits subject to Check	27,519 87
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	7,398 02	Demand Certificates.....	-----
Currency.....	2,372 00	Time Certificates.....	2,757 95
Gold.....	55 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	287 20	Cashier's Checks.....	-----
Checks and Cash Items.....	1,251 02	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	707 39	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	17,300 00
Total.....	\$ 66,317 60	Total.....	\$ 66,317 60

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 33,746 98
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	33,746 98	Worthless.....	-----
Total.....	\$ 33,746 98	Total.....	\$ 33,746 98

**Bank of Danville, Danville.****BANK EXAMINER'S REPORT.**

September 8, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	47,163 85	penses and Taxes Paid.....	1,769 63
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	183 90	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	13,400 16
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,533 41	Demand Certificates.....	-----
Furniture and Fixtures.....	1,525 97	Time Certificates.....	7,434 08
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	8,965 63	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,429 35	Bills Payable, including Time Cer-	-----
Currency.....	547 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	30,000 00
Silver, Nickels and Pennies.....	376 29	All other Liabilities.....	-----
Checks and other Cash Items.....	951 29		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,927 18		
<b>Total.....</b>	<b>67,603 87</b>	<b>Total.....</b>	<b>\$ 67,603 87</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 190 74	Good.....	\$ 47,151 85
In Judgment.....	-----	Doubtful.....	12 00
Not in Suit.....	46,973 11	Worthless.....	-----
<b>Total.....</b>	<b>\$ 47,163 85</b>	<b>Total.....</b>	<b>\$ 47,163 85</b>

**Bank of Danville, Danville.****OFFICIAL STATEMENT.**

November 16, 1909.

H. L. D. Hughes.....

President.

C. R. Faulk.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 19,189 93	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	11,774 00	Surplus Fund.....	-----
Overdrafts.....	420 13	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	741 20
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,533 41	State.....	-----
Furniture and Fixtures.....	1,525 97	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	80 00
State.....	6,339 12	Individual Deposits subject to Check	32,979 65
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	11,199 83	Demand Certificates.....	-----
Currency.....	2,051 00	Time Certificates.....	6,188 65
Gold.....	40 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	836 54	Cashier's Checks.....	-----
Checks and Cash Items.....	76 64	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	2 93	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 54,989 50</b>	<b>Total.....</b>	<b>\$ 54,989 50</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 197 00	Good.....	\$ 30,951 93
In Judgment.....	-----	Doubtful.....	12 00
Not in Suit.....	30,766 93	Worthless.....	-----
<b>Total.....</b>	<b>\$ 30,963 93</b>	<b>Total.....</b>	<b>\$ 30,963 93</b>

**Darien Bank, Darien.****BANK EXAMINER'S REPORT.**

August 4, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	15,065 04
Demand Loans.....	39,839 17	Due to Banks and Bankers in this	-----
Loans and Discounts.....	99,236 47	State.....	1,726 58
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	396 60	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	35 50
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	27,496 35
Bank.....	-----	Savings Deposits.....	53,274 36
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	900 00	Time Certificates.....	32,324 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	7,100 00
State.....	8,507 44	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	8,142 56	Bills Payable, including Time Cer-	-----
Currency.....	2,563 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	953 98	All other Liabilities.....	-----
Checks and other Cash Items.....	1,328 41		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	154 20		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 162,021 83</b>	<b>Total.....</b>	<b>\$ 162,021 83</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 139,045 64
In Judgment.....	-----	Doubtful.....	30 00
Not in Suit.....	139,075 64	Worthless.....	-----
<b>Total.....</b>	<b>\$ 139,075 64</b>	<b>Total.....</b>	<b>\$ 139,075 64</b>

**Darien Bank, Darien.****OFFICIAL STATEMENT.**

November 16, 1909.

R. H. Knox..... President. J. A. S. Pace..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 103,376 40	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	39,119 17	Surplus Fund.....	-----
Overdrafts.....	14 34	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	12,000 00
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	2,443 30
Furniture and Fixtures.....	900 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	5 00
State.....	9,040 57	Individual Deposits subject to Check	24,784 81
Due from Banks and Bankers in	-----	Time Certificates.....	32,412 00
other States.....	4,079 33	Cashier's Checks.....	3,421 50
Currency.....	1,078 00	Due to Clearing House.....	-----
Gold.....	25 00	Notes and Bills Rediscounted.....	-----
Silver, Nickels and Pennies.....	923 36	Bills Payable, including Time Cer-	-----
Checks and Cash Items.....	306 85	tificates representing Borrowed	-----
Exchanges for the Clearing House.....	-----	Money.....	-----
Profit and Loss.....	-----	Savings Deposits.....	52,961 95
Interest Paid.....	515 66	Reserve Account.....	2,817 19
Depositors Guarantee Fund.....	-----	Discounts and Exchange.....	4,032 93
<b>Total.....</b>	<b>\$ 159,378 68</b>	<b>Total.....</b>	<b>\$ 159,378 68</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 159,348 68
In Judgment.....	-----	Doubtful.....	30 00
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ 159,378 68</b>	<b>Total.....</b>	<b>\$ 159,378 68</b>

**Merchants and Farmers Bank, Davisboro.****BANK EXAMINER'S REPORT.**

September 27, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	6,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	3,658 45
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	47,110 47	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,014 00	States.....	
Overdrafts secured by Cotton.....	31,256 39	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	48,100 11
Bank.....		Savings Deposits.....	
Banking House.....	2,500 00	Demand Certificates.....	
Furniture and Fixtures.....	1,000 00	Time Certificates.....	6,470 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	419 48
State.....	9,830 09	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	4,711 41	Bills Payable, including Time Cer-	
Currency.....	1,007 00	tificates representing Borrowed	
Gold.....	870 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	348 68	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 99,648 04</b>	<b>Total.....</b>	<b>\$ 99,648 04</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 578 59	Good.....	\$ 46,560 47
In Judgment.....		Doubtful.....	550 00
Not in Suit.....	46,531 88	Worthless.....	
<b>Total.....</b>	<b>\$ 47,110 47</b>	<b>Total.....</b>	<b>\$ 47,110 47</b>

**Merchants and Farmers Bank, Davisboro.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. D. Walker.....

President.

S. J. Taylor Jr.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 23,993 55	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	6,000 00
Overdrafts.....	45,391 25	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,166 00
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,500 00	State.....	
Furniture and Fixtures.....	1,000 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	19,367 77	Individual Deposits subject to Check	64,861 88
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	15,839 92	Demand Certificates.....	
Currency.....	2,390 00	Time Certificates.....	5,836 00
Gold.....	50 00	Certified Checks.....	
Silver, Nickels and Pennies.....	367 03	Cashier's Checks.....	35 64
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	15,000 00
<b>Total.....</b>	<b>\$ 110,899 52</b>	<b>Total.....</b>	<b>\$ 110,899 52</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 23,993 55
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
<b>Total.....</b>	<b>\$</b>	<b>Total.....</b>	<b>\$</b>

**First State Bank, Dawson.****BANK EXAMINER'S REPORT.**

October 25, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	14,104 85
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	50,864 41
Loans on one name party.....	287,727 18	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	31,527 57	States.....	
Overdrafts secured by Cotton.....	51,282 07	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	316,749 36
Bank.....	20,500 00	Savings Deposits.....	
Banking House.....	13,500 00	Demand Certificates.....	
Furniture and Fixtures.....	6,500 00	Time Certificates.....	81,900 00
Other Real Estate.....	6,000 00	Certified Checks.....	122 50
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	63,504 26	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	8,000 00
other States.....	102,332 74	Bills Payable, including Time Cer-	
Currency.....	10,307 00	tificates representing Borrowed	
Gold.....	5,175 00	Money.....	53,000 00
Silver, Nickels and Pennies.....	2,812 00	All other Liabilities.....	
Checks and other Cash Items.....	40,573 30		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 621,741 12	Total.....	\$ 621,741 12

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,644 85	Good.....	\$ 287,727 18
In Judgment.....		Doubtful.....	
Not in Suit.....	266,082 33	Worthless.....	
Total.....	\$ 267,727 18	Total.....	\$

**First State Bank, Dawson.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1887.		President.		L. C. Hill		Begun Business 1887.		Cashier.	
J. M. Bell									
RESOURCES					LIABILITIES				
Loans and Discounts.....\$ 265,264 93					Capital Stock Paid In.....\$ 100,000 00				
Demand Loans.....19,500 00					Surplus Fund.....				
Overdrafts.....92,714 95					Undivided Profits, less Current Ex-				
Bonds and Stocks owned by the					penses and Taxes Paid.....20,316 49				
Bank.....20,500 00					Due to Banks and Bankers in this				
Banking House.....13,500 00					State.....16,865 46				
Furniture and Fixtures.....6,500 00					Due to Banks and Bankers in other				
Other Real Estate.....31,000 00					States.....30 36				
Due from Banks and Bankers in this					Due Unpaid Dividends.....				
State.....39,598 07					Individual Deposits subject to Check				
Due from Banks and Bankers in					Savings Deposits.....				
other States.....40,026 69					Demand Certificates.....270,634 85				
Currency.....15,214 00					Time Certificates.....89,460 00				
Gold.....5,000 00					Certified Checks.....				
Silver, Nickels and Pennies.....3,496 70					Cashier's Checks.....				
Checks and Cash Items.....7,991 82					Due to Clearing House.....				
Exchanges for the Clearing House.....					Notes and Bills Rediscounted.....28,000 00				
Profit and Loss.....					Bills Payable, including Time Cer-				
Interest Paid.....					tificates representing Borrowed				
Depositors Guarantee Fund.....					Money.....35,000 00				
					Reserved for Int. and Tax.....				
Total.....\$ 560,307 16					Total.....\$ 560,307 16				

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 181 65	Good.....	\$ 284,764 93
In Judgment.....		Doubtful.....	
Not in Suit.....	284,583 28	Worthless.....	
Total.....	\$ 284,764 93	Total.....	\$ 284,764 93

**Bank of Decatur, Decatur.****BANK EXAMINER'S REPORT.**

November 30, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,097 13
Demand Loans.....	2,989 16	Due to Banks and Bankers in this	-----
Loans and Discounts.....	92,606 52	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	7,000 00
Overdrafts, See Schedule.....	2 74	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	140 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	76,827 65
Bank.....	-----	Savings Deposits.....	14,770 15
Banking House.....	6,097 07	Demand Certificates.....	-----
Furniture and Fixtures.....	1,876 15	Time Certificates.....	1,410 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	26 35
State.....	7,097 23	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	10,639 56	Bills Payable, including Time Cer-	-----
Currency.....	-----	tificates representing Borrowed	-----
Gold.....	} 5,087 80	Money.....	-----
Silver, Nickels and Pennies.....		All other Liabilities.....	-----
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	2,875 05		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 129,271 28</b>	<b>Total.....</b>	<b>\$ 129,271 28</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 95,595 68
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	95,595 68	Worthless.....	-----
<b>Total.....</b>	<b>\$</b>	<b>Total.....</b>	<b>\$</b>

**Bank of Decatur, Decatur.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept. 3, 1906. Begun Business Nov. 12, 1906.  
W. F. Pattillo.....President. A. R. Almon.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 91,674 67	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	3,469 03	Surplus Fund.....	-----
Overdrafts.....	2 45	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	4,407 83
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,500 00	State.....	-----
Furniture and Fixtures.....	1,876 15	Due to Banks and Bankers in other	-----
Other Real Estate.....	3,597 07	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	932 00
State.....	15,340 84	Individual Deposits subject to Check	101,836 75
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	8,516 26	Demand Certificates.....	-----
Currency.....	5,083 00	Time Certificates.....	1,410 00
Gold.....	100 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,028 15	Cashier's Checks.....	803 50
Checks and Cash Items.....	195 56	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	6 90	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 134,390 08</b>	<b>Total.....</b>	<b>\$ 134,390 08</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 95,143 70
In Judgment.....	461 87	Doubtful.....	-----
Not in Suit.....	94,681 83	Worthless.....	-----
<b>Total.....</b>	<b>\$ 95,143 70</b>	<b>Total.....</b>	<b>\$ 95,143 70</b>

**Dexter Banking Co., Dexter.****BANK EXAMINER'S REPORT.**

September 10, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	5,344 02
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	36 961 12	penses and Taxes Paid.....	2,521 97
Demand Loans.....	1,600 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	220 49	States.....	-----
Overdrafts secured by Cotton.....	14,749 38	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	36,304 15
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,058 47	Demand Certificates.....	-----
Furniture and Fixtures.....	1,963 76	Time Certificates.....	8,415 89
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	113 92
State.....	5,310 70	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	8,599 37	Bills Payable, including Time Cer-	-----
Currency.....	1,985 00	tificates representing Borrowed	-----
Gold.....	205 00	Money.....	13,500 00
Silver, Nickels and Pennies.....	441 44	All other Liabilities.....	-----
Checks and other Cash Items.....	112 20		
Cotton Checks.....	7,993 02		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 81,199 95	Total.....	\$ 81,199 95

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 535 27	Good.....	\$ 37,889 12
In Judgment.....	464 71	Doubtful.....	672 00
Not in Suit.....	37,561 14	Worthless.....	-----
Total.....	\$ 38,561 12	Total.....	\$ 38,561 12

**Dexter Banking Co., Dexter.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jan. 18, 1904.

Begun Business March, 1904.

J. E. New.....President.

H. F. Mannel.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 16,048 21	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	820 00	Surplus Fund.....	5,344 02
Overdrafts.....	8,493 50	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,032 80
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,058 47	State.....	-----
Furniture and Fixtures.....	1,963 76	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	21,014 78	Individual Deposits subject to Check	34,903 76
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	13,521 68	Demand Certificates.....	-----
Currency.....	1,000 00	Time Certificates.....	5,804 79
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	326 02	Cashier's Checks.....	161 14
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 64,246 51	Total.....	\$ 64,246 51

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 250 00	Good.....	\$ 16,196 21
In Judgment.....	385 00	Doubtful.....	672 00
Not in Suit.....	16,233 21	Worthless.....	-----
Total.....	\$ 16,868 21	Total.....	\$ 16,868 21

**Bank of Doerun, Doerun.****BANK EXAMINER'S REPORT.**

October 26, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R.E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	38,408 79	penses and Taxes Paid.....	4,304 84
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	159 45	States.....	-----
Overdrafts secured by Cotton.....	21,390 29	Due Unpaid Dividends.....	252 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	64,374 34
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	2,075 20	Time Certificates.....	10,296 84
Other Real Estate.....	2,373 59	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	270 91
State.....	18,076 46	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	14,537 48	Bills Payable, including Time Cer-	-----
Currency.....	5,338 00	tificates representing Borrowed	-----
Gold.....	465 00	Money.....	-----
Silver, Nickels and Pennies.....	500 27	All other Liabilities.....	-----
Checks and other Cash Items.....	183 40		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 104,507 93	Total.....	\$ 104,507 93

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 458 00	Good.....	\$ 38,408 79
In Judgment.....	538 00	Doubtful.....	-----
Not in Suit.....	37,412 79	Worthless.....	-----
Total.....	\$ 38,408 79	Total.....	\$ 38,408 79

**Bank of Doerun, Doerun.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton..... President. W. M. Smith..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,154 60	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans on cotton.....	22,031 79	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	5,273 73
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,000 00	State.....	-----
Furniture and Fixtures.....	2,075 20	Due to Banks and Bankers in other	-----
Other Real Estate.....	2,373 59	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	252 00
State.....	10,821 31	Individual Deposits subject to Check	55,399 72
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	15,248 94	Demand Certificates.....	-----
Currency.....	3,389 00	Time Certificates.....	8,907 84
Gold.....	560 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	451 05	Cashier's Checks.....	305 36
Checks and Cash Items.....	33 17	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 95,138 65	Total.....	\$ 95,138 65

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 434 00	Good.....	\$ 36,566 60
In Judgment.....	588 00	Doubtful.....	588 00
Not in Suit.....	36,132 60	Worthless.....	-----
Total.....	\$ 37,154 60	Total.....	\$ 37,154 60



**Bank of Donaldsonville, Donaldsonville.****BANK EXAMINER'S REPORT.**

October 19, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	107,396 88	penses and Taxes Paid.....	10,192 80
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,190 08	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	8 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	82,843 48
Bank.....		Savings Deposits.....	
Banking House.....	4,300 27	Demand Certificates.....	
Furniture and Fixtures.....	1,873 36	Time Certificates.....	26 110 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	46,989 06	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	15,911 77	Bills Payable, including Time Cer-	
Currency.....	2,146 00	tificates representing Borrowed	
Gold.....	2,075 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	545 80	All other Liabilities.....	
Checks and other Cash Items.....	724 28		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 184,154 28	Total.....	\$ 184,154 28

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 702 65	Good.....	\$ 106,896 88
In Judgment.....	3,620 83	Doubtful.....	500 00
Not in Suit.....	103,073 40	Worthless.....	
Total.....	\$ 107,396 88	Total.....	\$ 107,396 88

**Bank of Donaldsonville, Donaldsonville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. S. Shingler.....President. W. H. Vanlandingham.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 86,952 83	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	21,652 73	Surplus Fund.....	
Overdrafts, Demand on Cotton.....	3,070 06	Undivided Profits, less Current Ex-	
Overdrafts, Mercantile.....		penses and Taxes Paid.....	11,657 65
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....		State.....	
Banking House.....	4,300 27	Due to Banks and Bankers in other	
Furniture and Fixtures.....	1,873 36	States.....	
Other Real Estate.....		Due Unpaid Dividends.....	
Due from Banks and Bankers in this		Individual Deposits subject to Check	72,401 87
State.....	24,444 61	Savings Deposits.....	
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	9,582 08	Time Certificates.....	26,110 00
Currency.....	3,973 00	Certified Checks.....	
Gold.....	2,015 00	Cashier's Checks.....	270 84
Silver, Nickles and Pennies.....	1,236 92	Due to Clearing House.....	
Checks and Cash Items.....	740 82	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....	598 68	Money.....	
Insurance Premium.....			
Cash Value (1,150.00).....			
Depositors Guarantee Fund.....			
Total.....	\$ 160,440 36	Total.....	\$ 160,440 36

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,120 13	Good.....	\$ 108,195 56
In Judgment.....	3,180 60	Doubtful.....	410 00
Not in Suit.....	104,304 83	Worthless.....	
Total.....	\$ 108,605 56	Total.....	\$ 108,605 56

## Citizens Bank, Douglas.

## BANK EXAMINER'S REPORT.

October 2, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 52,500 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	19,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	162,545 64	penses and Taxes Paid.....	3,486 78
Demand Loans.....	44,748 63	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	8,676 29
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,072 42	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	106 24
Bonds and Stocks owned by the		Individual Deposits subject to Check	82,676 91
Bank.....	18,494 00	Savings Deposits.....	31 30
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	2,977 69	Time Certificates.....	30,017 12
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	1,397 60
State.....	21,155 93	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	2,952 24	Bills Payable, including Time Cer-	
Currency.....	3,514 00	tificates representing Borrowed	
Gold.....	288 70	Money.....	64,000 00
Silver, Nickels and Pennies.....	.....	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-			
ing House.....	3,142 99		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 261,892 24	Total.....	\$ 261,892 24

## LOANS AND DISCOUNTS.

In Suit.....	\$ 1,150 88	Good.....	\$ 206,794 27
In Judgment.....	4,349 04	Doubtful.....	500 00
Not in Suit.....	201,749 35	Worthless.....	.....
Total.....	\$ 207,294 27	Total.....	\$ 207,294 27

## Citizens Bank, Douglas.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Dec. 26 1901.		Begun Business Dec. 26, 1901.	
B. H. Tanner.....	President.	G. M. Stanton.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 173,287 59	Capital Stock Paid In.....	\$ 52,500 00
Demand Loans.....	47,702 30	Surplus Fund.....	19,000 00
Overdrafts.....	4,727 74	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,947 56
Bank.....	19,806 00	Due to Banks and Bankers in this	
Banking House.....	.....	State.....	4,468 13
Furniture and Fixtures.....	2,977 69	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	106 24
State.....	12,357 03	Individual Deposits subject to Check	137,011 50
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	13,722 53	Demand Certificates.....	.....
Currency.....	4,631 00	Time Certificates.....	38,458 18
Gold.....	890 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	2,884 67	Cashier's Checks.....	713 43
Checks and Cash Items.....	11,543 83	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	1,967 79	tificates representing Borrowed	
Depositors Guarantee Fund.....	.....	Money.....	38,500 00
		Profit and Loss.....	233 13
Total.....	\$ 295,998 17	Total.....	\$ 295,998 17

## LOANS AND DISCOUNTS.

In Suit.....	\$ 1,234 00	Good.....	\$ 220,739 89
In Judgment.....	2,340 67	Doubtful.....	250 00
Not in Suit.....	217,415 22	Worthless.....	.....
Total.....	\$ 220,989 89	Total.....	\$ 220,989 89

## Union Banking Co., Douglas.

## BANK EXAMINER'S REPORT.

October 2, 1909

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 48,100 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	30,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	4,151 54
Miscellaneous Loans.....	167,006 38	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check.....	135,608 97
Overdrafts, See Schedule.....	8,319 07	Savings Deposits.....	5,306 92
Overdrafts secured by Cotton.....	2,998 68	Demand Certificates.....	22,015 57
Bonds and Stocks owned by the Bank.....	15,570 00	Time Certificates.....	-----
Banking House.....	18,610 41	Certified Checks.....	-----
Furniture and Fixtures.....	-----	Cashier's Checks.....	865 03
Other Real Estate.....	7,941 00	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	26,156 04	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	14,607 14	Bills payable, including Time Certificates representing Borrowed Money.....	20,000 00
Currency.....	1,995 00	All other Liabilities.....	-----
Gold.....	165 00		
Silver, Nickels and Pennies.....	203 09		
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clearing House.....	2,476 22		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 254,730 28</b>	<b>Total.....</b>	<b>\$ 254,730 28</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ 1,492 75	Good.....	\$ 166,810 83
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	165,513 63	Worthless.....	195 55
<b>Total.....</b>	<b>\$ 167,006 38</b>	<b>Total.....</b>	<b>\$ 167,006 38</b>

## Union Banking Co., Douglas.

## OFFICIAL STATEMENT.

November 16, 1909.

J. M. Ashley.....President. J. L. Shelton.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 194,491 22	Capital Stock Paid In.....	\$ 48,100 00
Demand Loans.....	24,751 06	Surplus Fund.....	30,000 00
Overdrafts.....	4,357 04	Undivided Profits, less Current Expenses and Taxes Paid.....	10,381 21
Bonds and Stocks owned by the Bank.....	14,370 00	Due to Banks and Bankers in this State.....	-----
Banking House.....	15,934 40	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	7,656 86	Due Unpaid Dividends.....	-----
Other Real Estate.....	3,941 00	Individual Deposits subject to Check.....	190,603 89
Due from Banks and Bankers in this State.....	21,380 35	Savings Deposits.....	-----
Due from Banks and Bankers in other States.....	10,111 74	Demand Certificates.....	33,431 14
Currency.....	5,169 00	Time Certificates.....	-----
Gold.....	255 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,897 12	Cashier's Checks.....	2,999 13
Checks and Cash Items.....	5,572 17	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	772 41	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Interest Paid.....	3,856 00		
Advances on Cotton in course of Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 315,515 37</b>	<b>Total.....</b>	<b>\$ 315,515 37</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ 527 70	Good.....	\$ 218,955 28
In Judgment.....	8,362 81	Doubtful.....	-----
Not in Suit.....	210,351 77	Worthless.....	287 00
<b>Total.....</b>	<b>\$ 219,242 28</b>	<b>Total.....</b>	<b>\$ 219,242 28</b>

**Douglasville Banking Co., Douglasville.****BANK EXAMINER'S REPORT.**

November 16, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,187 50
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	6,176 59
Demand Loans.....	1,592 00	Due to Banks and Bankers in this	
Loans and Discounts.....	42,168 84	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,403 41	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	29,756 11
Bank.....	-----	Savings Deposits.....	-----
Personal Property.....	15 00	Demand Certificates.....	-----
Banking House.....	5,116 83	Time Certificates.....	4,492 87
Furniture and Fixtures.....	1,775 00	Certified Checks.....	-----
Other Real Estate.....	7,812 89	Cashier's Checks.....	-----
Due from Banks and Bankers in this		Due to Clearing House.....	-----
State.....	3,334 73	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in		Bills Payable, including Time Cer-	
other States.....	10,411 42	tificates representing Borrowed	
Currency.....	5,427 00	Money.....	10,000 00
Gold.....	65 00	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	347 99		
Checks and other Cash Items.....	143 16		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Total.....	\$ 80,613 07	Total.....	\$ 80,613 07

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 43,760 84
In Judgment.....	621 87	Doubtful.....	-----
Not in Suit.....	43,138 97	Worthless.....	-----
Total.....	\$ 43,760 84	Total.....	\$ 43,760 84

**Douglasville Banking Co., Douglasville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter.		Begun Business.	
J. T. Duncan.....	President.	T. J. Barnett.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 43,760 84	Capital Stock Paid In.....	\$ 15,187 50
Demand Loans.....	-----	Surplus Fund.....	15,000 00
Overdrafts.....	2,403 41	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,176 59
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	5,116 83	State.....	-----
Furniture and Fixtures.....	1,775 00	Due to Banks and Bankers in other	
Other Real Estate.....	7,812 89	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	2,092 11	Individual Deposits subject to Check	29,756 11
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	11,654 04	Demand Certificates.....	-----
Currency.....	5,556 00	Time Certificates.....	4,492 87
Gold.....	85 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	342 15	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Personal Property.....	15 00	Money.....	10,000 00
Total.....	\$ 80,613 07	Total.....	\$ 80,613 07
LOANS AND DISCOUNTS.			
In Suit.....	\$ 370 65	Good.....	\$ 43,060 84
In Judgment.....	621 87	Doubtful.....	700 00
Not in Suit.....	42,768 32	Worthless.....	-----
Total.....	\$ 43,760 84	Total.....	\$ 43,760 84

**Farmers and Merchants Bank, Douglasville.****BANK EXAMINER'S REPORT.**

November 16, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	2,655 57
Demand Loans.....	2,270 00	Due to Banks and Bankers in this	.....
Loans and Discounts.....	27,368 00	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	407 44	States.....	.....
Overdrafts secured by Cotton.....	7,023 98	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	36,161 72
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	2,215 92	Demand Certificates.....	.....
Furniture and Fixtures.....	2,313 90	Time Certificates.....	9,362 86
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	8,651 03	Cashier's Checks.....	28 10
State.....	.....	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	5,635 10	Bills Payable, including Time Cer-	.....
Currency.....	4,000 00	tificates representing Borrowed	.....
Gold.....	230 00	Money.....	.....
Silver, Nickels and Pennies.....	57 73	All other Liabilities.....	.....
Checks and other Cash Items.....	188 95		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	2,846 20		
Total.....	\$ 63,208 25	Total.....	\$ 63,208 25

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 85 50	Good.....	\$ 29,638 00
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	29,552 50	Worthless.....	.....
Total.....	\$ 29,638 00	Total.....	\$ 29,638 00

**Farmers and Merchants Bank, Douglasville.****OFFICIAL STATEMENT.**

November 16, 1909.

W. C. Abercrombie.....President. B. E. Edmond.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 29,638 00	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	7,431 42	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	2,861 74
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	2,215 92	State.....	.....
Furniture and Fixtures.....	2,313 90	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	8,651 03	Due Unpaid Dividends.....	.....
State.....	.....	Individual Deposits subject to Check	36,161 72
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	5,635 10	Demand Certificates.....	.....
Currency.....	4,000 00	Time Certificates.....	9,362 86
Gold.....	230 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	258 23	Cashier's Checks.....	28 10
Checks and Cash Items.....	.....	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	104 62	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	2,846 20	Money.....	.....
Total.....	\$ 63,414 42	Total.....	\$ 63,414 42

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 85 50	Good.....	\$ 29,638 00
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	29,552 50	Worthless.....	.....
Total.....	\$ 29,638 00	Total.....	\$ 29,638 00

**Dublin Banking Co., Dublin.****BANK EXAMINER'S REPORT.**

September 8, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	50,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	7,488 38
Demand Loans.....	6,979 62	Due to Banks and Bankers in this	
Loans and Discounts.....	285,681 47	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	5,623 34	States.....	-----
Overdrafts secured by Cotton.....	38,104 75	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	111,346 86
Bank.....	1,000 00	Savings Deposits.....	1,905 05
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	6,000 00	Time Certificates.....	73,090 85
Other Real Estate.....	7,042 69	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	161 51
State.....	22,723 20	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	26,052 29
other States.....	2,164 01	Bills Payable, including Time Cer-	
Currency.....	15,151 00	tificates representing Borrowed	
Gold.....	950 00	Money.....	79,000 00
Silver, Nickels and Pennies.....	1,078 32	All other Liabilities.....	-----
Checks and other Cash Items.....	2,903 99		
Checks and Exchanges for the Clear-			
ing House.....	2,801 30		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	841 46		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 399,044 94</b>	<b>Total.....</b>	<b>\$ 399,044 94</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,842 25	Good.....	\$ 290,561 09
In Judgment.....	2,159 00	Doubtful.....	2,000 00
Not in Suit.....	285,659 84	Worthless.....	100 00
<b>Total.....</b>	<b>\$ 292,661 00</b>	<b>Total.....</b>	<b>\$ 292,661 09</b>

**Dublin Banking Co., Dublin.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jan. 17, 1899.

T. J. Pritchett..... President.

Begun Business Feb. 14, 1899.

J. M. Finn..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 216,012 05	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	5,000 00	Surplus Fund.....	50,000 00
Overdrafts including cotton.....	40,994 63	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	10,104 83
Bank.....	1,000 00	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	5,850 00	Due to Banks and Bankers in other	
Other Real Estate.....	7,042 69	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	53,725 84	Individual Deposits subject to Check	161,144 84
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	19,054 74	Demand Certificates.....	-----
Currency.....	7,806 00	Time Certificates.....	84,279 79
Gold.....	725 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,937 68	Cashier's Checks.....	289 45
Checks and Cash Items.....	985 39	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	3,420 70	Notes and Bills Rediscounted.....	5,645 81
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 364,554 72</b>	<b>Total.....</b>	<b>\$ 364,554 72</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,250 00	Good.....	\$ 220,012 05
In Judgment.....	500 00	Doubtful.....	1,000 00
Not in Suit.....	219,262 05	Worthless.....	-----
<b>Total.....</b>	<b>\$ 221,012 05</b>	<b>Total.....</b>	<b>\$ 221,012 05</b>

**Laurens Banking Co., Dublin.****BANK EXAMINER'S REPORT.**

September 8, 1909.

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E.....	Surplus Fund..... 25,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans..... 142,741 16	penses and Taxes Paid..... 2,970 66
Demand Loans..... 1,773 80	Due to Banks and Bankers in this
Loans and Discounts.....	State..... 1,925 04
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 1,054 68	States.....
Overdrafts secured by Cotton..... 16,061 15	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank..... 1,600 00	Savings Deposits..... 2,643 70
Banking House.....	Demand Certificates.....
Furniture and Fixtures..... 3,186 65	Time Certificates..... 22,092 21
Other Real Estate..... 538 66	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 55 50
State..... 9,679 98	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 2,242 79	Bills Payable, including Time Cer-
Currency..... 7,250 00	tificates representing Borrowed
Gold..... 450 00	Money..... 70,000 00
Silver, Nickels and Pennies..... 339 48	All other Liabilities.....
Checks and other Cash Items..... 5,316 09	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 192,234 44	Total.....\$ 192,234 44

**LOANS AND DISCOUNTS.**

In Suit.....\$ 399 00	Good.....\$ 144,232 96
In Judgment..... 299 15	Doubtful..... 207 00
Not in Suit..... 143,816 81	Worthless..... 75 00
Total.....\$ 144,514 96	Total.....\$ 144,514 96

**Laurens Banking Co., Dublin.****OFFICIAL STATEMENT.**

November 16, 1909.

H. H. Smith.....President. S. J. Lord.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 72,895 40	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 375 00	Surplus Fund..... 25,000 00
Overdrafts..... 29,016 66	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 4,801 35
Bank..... 1,600 00	Due to Banks and Bankers in this
Banking House.....	State.....
Furniture and Fixtures..... 3,198 65	Due to Banks and Bankers in other
Other Real Estate..... 538 66	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 38,965 22	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 96,698 66
other States..... 30,097 21	Demand Certificates.....
Currency..... 6,632 00	Time Certificates..... 23,188 75
Gold..... 2,275 00	Certified Checks.....
Silver, Nickels and Pennies..... 1,563 21	Cashier's Checks..... 52 00
Checks and Cash Items..... 3,595 75	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Guarantee Fund.....	Money..... 25,000 00
Total.....\$ 199,740 76	Total.....\$ 199,740 76

**LOANS AND DISCOUNTS.**

In Suit.....\$ 331 00	Good.....\$ 72,984 73
In Judgment..... 646 00	Doubtful..... 168 00
Not in Suit..... 72,293 40	Worthless..... 117 67
Total.....\$ 73,270 40	Total.....\$ 73,270 40

**Bank of Dudley, Dudley.****BANK EXAMINER'S REPORT.**

September 9, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	33,841 74	penses and Taxes Paid.....	1,990 32
Demand Loans.....	2,489 60	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	15,995 09
Bank.....		Savings Deposits.....	1,852 50
Banking House.....	1,674 43	Demand Certificates.....	
Furniture and Fixtures.....	1,226 24	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	33 62
State.....	9,265 52	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,909 09	Bills Payable, including Time Cer-	
Currency.....	1,893 00	tificates representing Borrowed	
Gold.....	340 00	Money.....	18,600 00
Silver, Nickels and Pennies.....	269 13	All other Liabilities.....	
Checks and other Cash Items.....	62 78	Overs and Shorts.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 54,971 53</b>	<b>Total.....</b>	<b>\$ 54,971 53</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 36,331 34
In Judgment.....		Doubtful.....	
Not in Suit.....	36,331 34	Worthless.....	
<b>Total.....</b>	<b>\$ 36,331 34</b>	<b>Total.....</b>	<b>\$ 36,331 34</b>

**Bank of Dudley, Dudley.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 2, 1905.

J. A. Hogan

President.

Begun Business 1905.

H. T. O'Neal

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 18,770 51	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	2,000 00	Surplus Fund.....	1,500 00
Overdrafts.....	6,460 22	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,563 73
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,674 43	State.....	
Furniture and Fixtures.....	1,315 49	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	5,625 21	Individual Deposits subject to Check	19,731 35
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	6,396 53	Demand Certificates.....	
Currency.....	3,000 00	Time Certificates.....	2,852 50
Gold.....	200 00	Certified Checks.....	
Silver, Nickels and Pennies.....	600 91	Cashier's Checks.....	170 71
Checks and Cash Items.....	630 00	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	139 99	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	5,000 00
<b>Total.....</b>	<b>\$ 46,818 29</b>	<b>Total.....</b>	<b>\$ 46,818 29</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 20,772 51
In Judgment.....	59 00	Doubtful.....	
Not in Suit.....	20,713 51	Worthless.....	
<b>Total.....</b>	<b>\$ 20,772 51</b>	<b>Total.....</b>	<b>\$ 20,772 51</b>



**Bank of Duluth, (Branch Bank of Buford), Duluth.****BANK EXAMINER'S REPORT.**

December 11, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES.	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ .....
Loans on Collateral other than R. E.	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	32,680 23	penses and Taxes Paid.....	5 74
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	23,830 78
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	604 65	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	36,229 62
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	1,765 65	Demand Certificates.....	2,000 00
Furniture and Fixtures.....	1,846 99	Time Certificates.....	10,578 44
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	1,523 00
State.....	9,116 47	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	17,369 42	Bills Payable, including Time Cer-	.....
Currency.....	3,107 00	tificates representing Borrowed	.....
Gold.....	200 00	Money.....	.....
Silver, Nickels and Pennies.....	407 02	All other Liabilities.....	.....
Checks and other Cash Items.....	7,579 15		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 74,176 58</b>	<b>Total.....</b>	<b>\$ 74,176 58</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 45 00	Good.....	\$ 32,680 23
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	32,635 23	Worthless.....	.....
<b>Total.....</b>	<b>\$ 32,680 23</b>	<b>Total.....</b>	<b>\$ 32,680 23</b>

**Bank of Duluth, (Branch Bank of Buford), Duluth.****OFFICIAL STATEMENT.**

November 16, 1909.

L. P. Pattillo..... President D. W. Wilson..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,896 20	Capital Stock Paid In.....	\$ .....
Demand Loans.....	1,000 00	Surplus Fund.....	.....
Overdrafts.....	115 31	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	.....
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	1,765 65	State.....	.....
Furniture and Fixtures.....	1,241 99	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	24,437 90	Individual Deposits subject to Check	41,237 46
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	3,454 57	Demand Certificates.....	.....
Currency.....	8,194 00	Time Certificates.....	11,913 49
Gold.....	150 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	592 23	Cashier's Checks.....	560 02
Checks and Cash Items.....	2,699 93	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Cer-	.....
Profit and Loss.....	.....	tificates representing Borrowed	.....
Interest Paid.....	10 07	Money.....	2,500 00
Depositors Guarantee Fund.....	.....	Due Bank of Buford.....	23,445 98
<b>Total.....</b>	<b>\$ 79,557 85</b>	<b>Total.....</b>	<b>\$ 79,557 85</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 35,896 20
In Judgment.....	70 00	Doubtful.....	.....
Not in Suit.....	35,826 20	Worthless.....	.....
<b>Total.....</b>	<b>\$ 35,896 20</b>	<b>Total.....</b>	<b>\$ 35,896 20</b>

**Citizens Bank, Eastman.****BANK EXAMINER'S REPORT.**

July 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	12,728 82
Demand Loans.....	5,946 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	204,196 79	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,281 03	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	38,667 42
Bank.....	2,340 00	Savings Deposits.....	-----
Banking House.....	3,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	4,416 56	Time Certificates.....	44,936 22
Other Real Estate.....	5,259 13	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	99 32
State.....	11,469 82	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	10,442 36	Bills Payable, including Time Cer-	-----
Currency.....	1,392 00	tificates representing Borrowed	-----
Gold.....	729 50	Money.....	55,000 00
Silver, Nickels and Pennies.....	451 57	All other Liabilities.....	-----
Checks and other Cash Items.....	507 02		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 251,431 78	Total.....	\$ 251,431 78

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 209,795 79
In Judgment.....	1,063 55	Doubtful.....	347 00
Not in Suit.....	209,079 24	Worthless.....	-----
Total.....	\$ 210,142 79	Total.....	\$ 210,142 79

**Citizens Bank, Eastman.****OFFICIAL STATEMENT.**

November 16, 1909.

C. H. Peacock.....President

T. H. Prince.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 156,402 07	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	5,000 00	Surplus Fund.....	-----
Overdrafts.....	102,933 60	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	14,579 35
Bank.....	2,340 00	Due to Banks and Bankers in this	-----
Banking House.....	3,000 00	State.....	-----
Furniture and Fixtures.....	4,416 56	Due to Banks and Bankers in other	-----
Other Real Estate.....	5,734 13	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	15,341 92	Individual Deposits subject to Check	145,405 66
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	14,378 38	Demand Certificates.....	-----
Currency.....	7,869 00	Time Certificates.....	49,562 42
Gold.....	994 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,491 24	Cashier's Checks.....	2,146 76
Checks and Cash Items.....	842 14	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	950 65	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	10,000 00
Total.....	\$ 321,694 19	Total.....	\$ 321,694 19

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 677 42	Good.....	\$ 160,870 80
In Judgment.....	460 40	Doubtful.....	531 27
Not in Suit.....	160,264 25	Worthless.....	-----
Total.....	\$ 161,402 07	Total.....	\$ 161,402 07

**Merchants and Farmers Bank, Eastman.****BANK EXAMINER'S REPORT.**

July 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	897 44
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	193,379 05	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,256 13	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	38,639 54
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,702 21	Time Certificates.....	33,930 41
Other Real Estate.....	6,262 31	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	10,389 63	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	2,673 30	Bills Payable, including Time Cer-	
Currency.....	1,567 00	tificates representing Borrowed	
Gold.....	235 00	Money.....	85,000 00
Silver, Nickels and Pennies.....	1,553 90	All other Liabilities.....	-----
Checks and other Cash Items.....	448 86		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources, Depositors Guar-			
antee Fund.....	-----		
<b>Total.....</b>	<b>\$ 223,467 39</b>	<b>Total.....</b>	<b>\$ 223,467 39</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,573 88	Good.....	\$ 191,129 05
In Judgment.....	2,428 06	Doubtful.....	750 00
Not in Suit.....	188,376 21	Worthless.....	1,500 00
<b>Total.....</b>	<b>\$ 193,379 05</b>	<b>Total.....</b>	<b>\$ 193,379 05</b>

**Merchants and Farmers Bank, Eastman.****OFFICIAL STATEMENT.**

November 16, 1909.

D. M. Roberts.....President

W. P. Cobb.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 116,602 83	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	-----	Surplus Fund.....	15,000 00
Overdrafts.....	32,859 83	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,598 59
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	3,000 00	State.....	-----
Furniture and Fixtures.....	1,702 21	Due to Banks and Bankers in other	
Other Real Estate.....	6,262 31	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	80,597 00	Individual Deposits subject to Check	165,062 45
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	19,266 22	Demand Certificates.....	-----
Currency.....	7,359 00	Time Certificates.....	36,988 53
Gold.....	30 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,414 61	Cashier's Checks.....	1,010 36
Checks and Cash Items.....	1,565 02	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 270,659 93</b>	<b>Total.....</b>	<b>\$ 270,659 93</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,973 88	Good.....	\$ 2,000 00
In Judgment.....	1,728 96	Doubtful.....	2,000 00
Not in Suit.....	112,899 99	Worthless.....	112,602 83
<b>Total.....</b>	<b>\$ 116,602 83</b>	<b>Total.....</b>	<b>\$ 116,602 83</b>

**Bank of East Point, East Point.****BANK EXAMINER'S REPORT.**

November 18, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	6,642 35
Demand Loans.....	5,555 39	Due to Banks and Bankers in this	
Loans and Discounts.....	100,107 07	State.....	2,000 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	456 65	States.....	22,500 00
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	64,200 41
Bank.....	3,075 00	Savings Deposits.....	16,828 51
Banking House.....	3,875 75	Demand Certificates.....	
Furniture and Fixtures.....	1,965 15	Time Certificates.....	2,336 35
Other Real Estate.....		Certified Checks.....	2 10
Due from Banks and Bankers in this		Cashier's Checks.....	61 39
State.....	12,876 73	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,799 46	Bills Payable, including Time Cer-	
Currency.....	4,906 00	tificates representing Borrowed	
Gold.....	100 00	Money.....	
Silver, Nickels and Pennies.....	736 47	All other Liabilities.....	
Checks and other Cash Items.....	390 26		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,927 18		
Total.....	\$ 139,571 11	Total.....	\$ 139,571 11

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 110 00	Good.....	\$ 105,662 46
In Judgment.....	268 08	Doubtful.....	
Not in Suit.....	105,284 38	Worthless.....	
Total.....	\$ 105,662 46	Total.....	\$ 105,662 46

**Bank of East Point, East Point.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Jan. 1906.  
R. F. Thompson.....

President.

Begun Business Feb. 1906.  
Geo. B. Lockhart.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 105,662 46	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	786 50	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,640 35
Bank.....	3,075 00	Due to Banks and Bankers in this	
Banking House.....	3,875 75	State.....	5,000 00
Furniture and Fixtures.....	1,965 15	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	19,500 00
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	11,985 15	Individual Deposits subject to Check	80,330 30
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	5,766 19	Demand Certificates.....	
Currency.....	4,283 00	Time Certificates.....	2,336 35
Gold.....	175 00	Certified Checks.....	2 10
Silver, Nickels and Pennies.....	783 42	Cashier's Checks.....	48 10
Checks and Cash Items.....	699 58	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 13,857 20	Total.....	\$ 138,857 20

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 268 00	Good.....	\$ 105,394 46
In Judgment.....	105,394 46	Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....	\$ 105,662 46	Total.....	\$ 105,662 46

**Bank of Eatonton, Eatonton.****BANK EXAMINER'S REPORT.**

December 24, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E .....	.....	Surplus Fund.....	20,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	76,387 17	penses and Taxes Paid.....	1,791 70
Demand Loans.....	22,718 60	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,074 48	States.....	.....
Overdrafts secured by Cotton.....	9,154 13	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	137,240 54
Bank.....	14,850 00	Savings Deposits.....	.....
Banking House.....	6,497 49	Demand Certificates.....	.....
Furniture and Fixtures.....	1,957 16	Time Certificates.....	2,045 00
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	2,304 23
State.....	39,306 12	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	9,239 76	Bills Payable, including Time Cer-	
Currency.....	5,512 00	tificates representing Borrowed	
Gold.....	.....	Money.....	.....
Silver, Nickels and Pennies.....	34 17	All other Liabilities.....	.....
Checks and Cash Items.....	618 49		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 158,381 57	Total.....	\$ 188,381 57

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 99,105 77
In Judgment.....	350 00	Doubtful.....	.....
Not in Suit.....	98,757 77	Worthless.....	.....
Total.....	\$ 99,105 77	Total.....	\$ 99,105 77

**Bank of Eatonton, Eatonton.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton..... President      E. H. Reese..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 87,023 30	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	14,579 50	Surplus Fund.....	20,000 00
Overdrafts.....	25,105 64	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,135 08
Bank.....	14,850 00	Due to Banks and Bankers in this	
Banking House.....	6,497 49	State.....	.....
Furniture and Fixtures.....	1,959 16	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	11,090 82	Individual Deposits subject to Check	121,768 58
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	6,846 99	Demand Certificates.....	.....
Currency.....	1,605 00	Time Certificates.....	3,495 00
Gold.....	50 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	1,261 95	Cashier's Checks.....	185 06
Checks and Cash Items.....	502 78	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	408 29	tificates representing Borrowed	
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 171,583 72	Total.....	\$ 171,583 72

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ .....
In Judgment.....	350 00	Doubtful.....	.....
Not in Suit.....	101,252 80	Worthless.....	.....
Total.....	\$ 101,602 80	Total.....	\$ .....

**Middle Georgia Bank, Eatonton.****BANK EXAMINER'S REPORT.**

December 24, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 51,400 00
Loans on Collateral other than R. E.....		Surplus Fund.....	25,700 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	149,610 01	penses and Taxes Paid.....	18,120 24
Demand Loans.....	29,056 25	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	16,338 30	States.....	
Overdrafts secured by Cotton.....	61,215 04	Due Unpaid Dividends.....	3 50
Bonds and Stocks owned by the		Individual Deposits subject to Check	260,641 20
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	6,220 50
Other Real Estate.....		Certified Checks.....	15,965 45
Due from Banks and Bankers in this		Cashier's Checks.....	193 81
State.....	99, 539 30	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	10,477 66	Bills Payable, including Time Cer-	
Currency.....	8,099 00	tificates representing Borrowed	
Gold.....	1,015 00	Money.....	
Silver, Nickels and Pennies.....	1 61	All other Liabilities.....	
Checks and other Cash Items.....	2,863 04		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 378,244 70	Total.....	\$ 378,244 70

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 178,666 26
In Judgment.....		Doubtful.....	
Not in Suit.....	178,666 26	Worthless.....	
Total.....	\$ 178,666 26	Total.....	\$ 178,666 26

**Middle Georgia Bank, Eatonton.****OFFICIAL STATEMENT.**

November 16, 1909.

E. B. Ezell.....President E. W. Ingram.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 156,126 82	Capital Stock Paid In.....	\$ 51,400 00
Demand Loans.....	19,307 28	Surplus Fund.....	25,700 00
Overdrafts.....	12,274 37	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	18,952 76
Bank.....		Due to Banks and Bankers in this	
Advances on Cotton.....	35,934 60	State.....	
Furniture and Fixtures.....		Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	3 50
State.....	73,066 05	Individual Deposits subject to Check	241,228 23
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	31,910 38	Demand Certificates.....	
Currency.....	6,364 00	Time Certificates.....	6,163 89
Gold.....	280 00	Certified Checks.....	10 45
Silver, Nickels and Pennies.....	770 62	Cashier's Checks.....	525 48
Checks and Cash Items.....	8,250 19	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 344,284 31	Total.....	\$ 344,284 31

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 175,434 10
In Judgment.....		Doubtful.....	
Not in Suit.....	175,434 10	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Edison, Edison.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	113,479 33	penses and Taxes Paid.....	8 416 82
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	12,900 01
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	12,822 56	States.....	
Overdrafts secured by Cotton.....	22,862 15	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	106,380 75
Bank.....	1,000 00	Savings Deposits.....	
Banking House.....	3,000 00	Demand Certificates.....	
Furniture and Fixtures.....	1,500 00	Time Certificates.....	1,000 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	18,983 65	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	26,332 79	Bills Payable, including Time Cer-	
Currency.....	3,509 00	tificates representing Borrowed	
Gold.....	15 00	Money.....	26,000 00
Silver, Nickels and Pennies.....	871 39	All other Liabilities.....	
Checks and other Cash Items.....	321 71		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 204,697 58	Total.....	\$ 204,697 58

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 692 13	Good.....	\$ 113,479 43
In Judgment.....		Doubtful.....	
Not in Suit.....	112,787 20	Worthless.....	
Total.....	\$ 113,479 43	Total.....	\$ 113,479 43

**Bank of Edison, Edison.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1904		Begun Business 1904	
C. J. Rambo.....	President	L. C. Manry.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 109,543 38	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	22,866 67	Surplus Fund.....	
Overdrafts.....	18,252 59	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	11,181 78
Bank.....	1,000 00	Due to Banks and Bankers in this	
Banking House.....	3,000 00	State.....	
Furniture and Fixtures.....	1,500 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	8,029 99	Individual Deposits subject to Check	116,890 78
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	10,300 11	Demand Certificates.....	
Currency.....	2,913 00	Time Certificates.....	
Gold.....	15 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,459 52	Cashier's Checks.....	
Checks and Cash Items.....	192 30	Due to Clearing House.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....		Money.....	
Depositors Guarantee Fund.....		One to Life Insurance Company.....	1,000 00
Total.....	\$ 179,072 56	Total.....	\$ 179,072 56

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 81 09	Good.....	\$ 109,543 38
In Judgment.....		Doubtful.....	
Not in Suit.....	109,462 29	Worthless.....	
Total.....	\$ 109,543 38	Total.....	\$ 109,543 38

**Bank of Elberton, Elberton.****BANK EXAMINER'S REPORT.**

November 18, 1909.

Examined by J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund..... 30,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Expenses and Taxes Paid..... 8,593 42
Miscellaneous Loans.....	Due to Banks and Bankers in this State.....
Demand Loans.....	Due to Banks and Bankers in other States.....
Loans and Discounts..... 105,025 80	Due Unpaid Dividends.....
Loans on one name party.....	Individual Deposits subject to Check Savings Deposits..... 72,135 91
Overdrafts, See Schedule..... 2,007 94	Demand Certificates.....
Overdrafts secured by Cotton..... 38,536 11	Time Certificates..... 21,296 80
Bonds and Stocks owned by the Bank.....	Certified Checks.....
Banking House..... 5,887 94	Cashier's Checks..... 7,607 60
Furniture and Fixtures..... 2,010 69	Due to Clearing House.....
Other Real Estate.....	Notes and Bills Rediscounted..... 6,303 20
Due from Banks and Bankers in this State..... 22,602 90	Bills Payable, including Time Certificates representing Borrowed Money..... 30,000 00
Due from Banks and Bankers in other States..... 18,964 21	All other Liabilities.....
Currency..... 5,046 00	
Gold..... 250 00	
Silver, Nickels and Pennies..... 772 09	
Checks and other Cash Items..... 22 86	
Checks and Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 200,926 93	Total.....\$ 200,926 93

**LOANS AND DISCOUNTS.**

In Suit.....\$ 157 50	Good.....\$ 104,825 80
In Judgment.....	Doubtful..... 200 00
Not in Suit..... 104,863 20	Worthless.....
Total.....\$ 105,025 80	Total.....\$ 105,025 80

**Bank of Elberton, Elberton.****OFFICIAL STATEMENT.**

November 16, 1909.

W. O. Jones

President

J. H. Blackwell

Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 104,848 90	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 43,121 47	Surplus Fund..... 30,000 00
Overdrafts..... 4,232 48	Undivided Profits, less Current Expenses and Taxes Paid..... 10,414 12
Bonds and Stocks owned by the Bank.....	Due to Banks and Bankers in this State.....
Banking House..... 5,687 94	Due to Banks and Bankers in other States.....
Furniture and Fixtures..... 2,010 69	Due Unpaid Dividends.....
Other Real Estate.....	Individual Deposits subject to Check Savings Deposits..... 95,857 29
Due from Banks and Bankers in this State..... 26,265 91	Demand Certificates.....
Due from Banks and Bankers in other States..... 24,702 23	Time Certificates..... 21,296 80
Currency..... 5,181 00	Certified Checks.....
Gold..... 280 00	Cashier's Checks..... 912 07
Silver, Nickels and Pennies..... 1,011 33	Due to Clearing House.....
Checks and Cash Items..... 306 53	Notes and Bills Rediscounted..... 6,303 20
Exchanges for the Clearing House.....	Bills Payable, including Time Certificates representing Borrowed Money..... 30,000 00
Profit and Loss.....	
Interest Paid..... 2,134 00	
Depositors Guarantee Fund.....	
Total.....\$ 219,783 48	Total.....\$ 219,783 48

**LOANS AND DISCOUNTS.**

In Suit.....\$ 157 50	Good.....\$ 104,848 90
In Judgment.....	Doubtful..... 200 00
Not in Suit..... 104,691 40	Worthless.....
Total.....\$ 104,848 90	Total.....\$ 104,848 90



**Citizens Bank of Elberton, Elberton.****BANK EXAMINER'S REPORT.**

November 18, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	16,945 77
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	94,095 94	State.....	29 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	5,392 19	States.....	
Overdrafts secured by Cotton.....	25,206 58	Due Unpaid Dividends.....	16 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	119,327 73
Bank.....		Savings Deposits.....	
Banking House.....	4,140 04	Demand Certificates.....	
Furniture and Fixtures.....	2,351 34	Time Certificates.....	10,936 17
Other Real Estate.....		Certified Checks.....	100 00
Due from Banks and Bankers in this		Cashier's Checks.....	238 78
State.....	15,644 06	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	36,206 04	Bills Payable, including Time Cer-	
Currency.....	8,766 00	tificates representing Borrowed	
Gold.....	65 00	Money.....	25,000 00
Silver, Nickels and Pennies.....	1,223 85	All other Liabilities.....	
Checks and other Cash Items.....	1,412 41		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 194,503 45	Total.....	\$ 194,593 45

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 199 62	Good.....	\$ 93,797 32
In Judgment.....		Doubtful.....	298 62
Not in Suit.....	93,897 32	Worthless.....	
Total.....	\$ 94,095 94	Total.....	\$ 94,095 94

**Citizens Bank of Elberton, Elberton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Aug. 2, 1901		Begun Business Sept 24, 1901	
McAlpin Arnold.....	President.	L. M. Heard.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 94,474 47	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	25,474 94	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	18,459 82
Bank.....		Due to Banks and Bankers in this	
Banking House.....	4,140 04	State.....	29 00
Furniture and Fixtures.....	2,351 34	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	16 00
State.....	10,949 00	Individual Deposits subject to Check	111,845 46
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	32,651 97	Demand Certificates.....	
Currency.....	7,001 00	Time Certificates.....	10,936 17
Gold.....	65 00	Certified Checks.....	100 00
Silver, Nickels and Pennies.....	1,061 80	Cashier's Checks.....	231 28
Checks and Cash Items.....	1,899 70	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	1,545 47	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	25,000 00
Total.....	\$ 191,617 73	Total.....	\$ 191,617 73

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....	\$	Total.....	\$

**Elberton Loan and Savings Bank, Elberton.****BANK EXAMINER'S REPORT.**

November 17, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 75,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	38,908 38
Demand Loans.....	32,224 31	Due to Banks and Bankers in this	-----
Loans and Discounts.....	144,033 00	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	16,296 59	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	88,063 69
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,598 00	Time Certificates.....	13,839 79
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	18 67
State.....	10,732 85	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	9,054 80	Bills Payable, including Time Cer-	-----
Currency.....	6,510 00	tificates representing Borrowed	-----
Gold.....	1,805 00	Money.....	8,000 00
Silver, Nickels and Pennies.....	776 00	All other Liabilities.....	-----
Checks and other Cash Items.....	799 98		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 223,830 53</b>	<b>Total.....</b>	<b>\$ 223,830 53</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 166,257 31	Good.....	\$ 172,257 31
In Judgment.....	10,000 00	Doubtful.....	4,000 00
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ 176,257 31</b>	<b>Total.....</b>	<b>\$ 176,257 31</b>

**Elberton Loan and Savings Bank, Elberton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 24, 1886		Begun Business 1887	
P. M. Hawes.....	President	Z. C. Haynes.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 143,889 65	Capital Stock Paid In.....	\$ 75,000 00
Demand Loans.....	32,424 31	Surplus Fund.....	-----
Overdrafts.....	13,409 38	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	41,958 74
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,598 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	10,461 97	Individual Deposits subject to Check	88,566 13
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	10,573 70	Demand Certificates.....	-----
Currency.....	7,408 00	Time Certificates.....	12,829 79
Gold.....	1,805 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	808 35	Cashier's Checks.....	18 67
Checks and Cash Items.....	2,200 27	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	3,101 70	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	8,000 00
<b>Total.....</b>	<b>\$ 227,693 33</b>	<b>Total.....</b>	<b>\$ 227,693 33</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 172,313 96
In Judgment.....	10,000 00	Doubtful.....	4,000 00
Not in Suit.....	165,313 96	Worthless.....	-----
<b>Total.....</b>	<b>\$ 176,313 96</b>	<b>Total.....</b>	<b>\$ 176,313 96</b>

# Bank of Elko, Elko.

## BANK EXAMINER'S REPORT.

October 5, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 20,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	719 99
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	34,250 06	State.....	
Overdrafts on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,257 97	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	21,790 23
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	2,600 00	Time Certificates.....	1,532 86
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	9,866 05	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,951 93	Bills Payable, including Time Cer-	
Currency.....	1,166 00	tificates representing Borrowed	
Gold.....		Money.....	9,500 00
Silver, Nickels and Pennies.....	160 07	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 51,532 08	Total.....	\$ 54,552 08

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 34,250 08
In Judgment.....		Doubtful.....	
Not in Suit.....	34,250 06	Worthless.....	
Total.....	\$ 34,250 06	Total.....	\$

# Bank of Elko, Elko.

## OFFICIAL STATEMENT.

November 16, 1909.

W. E. Means.....President		J. D. Means.....Cashier.	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 38,564 02	Capital Stock Paid In.....	\$ 20,000 00
Demand Loans.....		Surplus Fund.....	1,000 00
Overdrafts and Advance on Cotton.....	11,675 00	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,716 95
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,600 00	State.....	
Furniture and Fixtures.....		Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	5,238 87	Individual Deposits subject to Check	38,333 55
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,345 37	Demand Certificates.....	
Currency.....	3,005 00	Time Certificates.....	2,032 86
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	605 10	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 65,083 36	Total.....	\$ 65,083 36

## LOANS AND DISCOUNTS.

In Suit.....	187 00	Good.....	\$ 38,377 02
In Judgment.....		Doubtful.....	187 00
Not in Suit.....	38,377 02	Worthless.....	
Total.....	\$ 38,564 02	Total.....	\$ 38,564 02

**Gilmer County Bank, Ellijay.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	4,500 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	3,235 66	penses and Taxes Paid.....	336 49
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	174 79	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	48,411 66
Bank.....	24,350 00	Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	720 80	Time Certificates.....	10,998 45
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	16,977 83	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,793 56	Bills Payable, including Time Cer-	
Currency.....	955 00	tificates representing Borrowed	
Gold.....	390 00	Money.....	3,000 00
Silver, Nickels and Pennies.....	363 70	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....	305 26		
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 82,246 60</b>	<b>Total.....</b>	<b>\$ 82,246 60</b>

**LOANS AND DISCOUNTS.**

In Suit.....	46 95	Good.....	\$ 33,235 66
In Judgment.....		Doubtful.....	
Not in Suit.....	33,188 71	Worthless.....	
<b>Total.....</b>	<b>\$ 33,235 66</b>	<b>Total.....</b>	<b>\$ 33,235 66</b>

**Gilmer County Bank, Ellijay.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. H. Carter.....President      B. S. Holden.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,270 28	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	4,500 00
Overdrafts.....	131 33	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	543 72
Bank.....	24,350 00	Due to Banks and Bankers in this	
Banking House.....		State.....	3,500 00
Furniture and Fixtures.....	1,210 80	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	16 79
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	16,446 91	Individual Deposits subject to Check	37,024 16
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,335 56	Demand Certificates.....	
Currency.....	1,080 00	Time Certificates.....	13,328 16
Gold.....	305 00	Certified Checks.....	
Silver, Nickels and Pennies.....	722 62	Cashier's Checks.....	147 79
Checks and Cash Items.....	1,308 11	Due to Clearing House.....	
Exchanges For the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	11,000 00
<b>Total.....</b>	<b>\$ 85,060 61</b>	<b>Total.....</b>	<b>\$ 85,060 61</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 740 75	Good.....	\$ 35,270 28
In Judgment.....		Doubtful.....	
Not in Suit.....	34,529 53	Worthless.....	
<b>Total.....</b>	<b>\$ 35,270 28</b>	<b>Total.....</b>	<b>\$ 35,270 28</b>

**Fairburn Banking Co., Fairburn.****BANK EXAMINER'S REPORT.**

October 28, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	16,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	11,808 50
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	167,974 62	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	5,628 86	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	46,908 66
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	3,298 15	Time Certificates.....	39,362 67
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	288 55
State.....	18,634 53	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,890 03	Bills Payable, including Time Cer-	
Currency.....	1,867 00	tificates representing Borrowed	
Gold.....	145 00	Money.....	36,000 00
Silver, Nickels and Pennies.....	102 22	All other Liabilities.....	
Checks and other Cash Items.....	79 97		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
Other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 200,668 38</b>	<b>Total.....</b>	<b>\$ 200,368 38</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 167,974 62
In Judgment.....		Doubtful.....	
Not in Suit.....	167,974 62	Worthless.....	
<b>Total.....</b>	<b>\$ 167,974 62</b>	<b>Total.....</b>	<b>\$ 167,974 62</b>

**Fairburn Banking Co., Fairburn.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business April 1902.	
J. H. Longino.....	President	Henry McCurry.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 164,465 52	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....		Surplus Fund.....	16,000 00
Overdrafts (Cotton).....	4,742 36	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	12,608 22
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	3,298 15	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	25,931 76	Individual Deposits subject to Check	53,573 83
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	4,193 12	Demand Certificates.....	26 953 34
Currency.....	1,774 00	Time Certificates.....	15 000 00
Gold.....	125 00	Certified Checks.....	
Silver, Nickels and Pennies.....	7 47	Cashier's Checks.....	808 37
Checks and Cash Items.....	206 38	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	30,000 00
<b>Total.....</b>	<b>\$ 204,743 76</b>	<b>Total.....</b>	<b>\$ 204,743 76</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,776 00	Good.....	\$ 164,465 52
In Judgment.....		Doubtful.....	
Not in Suit.....	162,689 52	Worthless.....	
<b>Total.....</b>	<b>\$ 164,465 52</b>	<b>Total.....</b>	<b>\$ 164,465 52</b>

**Bank of Fairmount, Fairmount.****BANK EXAMINER'S REPORT.**

December 2, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	1,219 62
Miscellaneous Loans	45,975 24	Due to Banks and Bankers in this State	1,500 00
Demand Loans	8,523 54	Due to Banks and Bankers in other States	19,000 00
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check	30,290 61
Overdrafts, See Schedule	1,324 77	Savings Deposits	-----
Overdrafts secured by Cotton	-----	Demand Certificates	-----
Bonds and Stocks owned by the Bank	249 16	Time Certificates	17,106 05
Banking House	2,127 75	Certified Checks	-----
Furniture and Fixtures	1,453 01	Cashier's Checks	207 92
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	2,292 44	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	4,702 29	Bills payable, including Time Certificates representing Borrowed Money	-----
Currency	5,462 00	All other Liabilities	-----
Gold	825 00		
Silver, Nickels and Pennies	1,191 43		
Checks and other Cash Items	7,370 35		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	2,927 22		
Total	\$ 84,424 20	Total	\$ 84,424 20

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 54,060 78
In Judgment	-----	Doubtful	438 00
Not in Suit	54,498 78	Worthless	-----
Total	\$ 54,498 78	Total	\$ 54,498 78

**Bank of Fairmount, Fairmount.****OFFICIAL STATEMENT.**

November 16, 1909.

W. F. Dew	President	P. M. Tate	Cashier.
RESOURCES.		LIABILITIES	
Loans and Discounts	\$ 55,257 32	Capital Stock Paid In	\$ 15,000 00
Demand Loans	-----	Surplus Fund	-----
Overdrafts	783 26	Undivided Profits, less Current Expenses and Taxes Paid	693 30
Bonds and Stocks owned by the Bank	249 16	Due to Banks and Bankers in this State	-----
Banking House	2,127 75	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	1,453 01	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	52,480 62
Due from Banks and Bankers in this State	4,484 95	Savings Deposits	-----
Due from Banks and Bankers in other States	11,772 42	Demand Certificates	-----
Currency	5,413 00	Time Certificates	17,231 05
Gold	825 00	Certified Checks	-----
Silver, Nickels and Pennies	1,181 29	Cashier's Checks	1,005 87
Checks and Cash Items	7,863 68	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	5,000 00
Interest Paid	-----		
Advances on Cotton in course of Shipment	-----		
Depositors Guarantee Fund	-----		
Total	\$ 91,410 85	Total	\$ 91,410 85

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 55,257 32
In Judgment	-----	Doubtful	-----
Not in Suit	55,257 32	Worthless	-----
Total	\$ 55,257 32	Total	\$ 55,257 32

**Bank of Flovilla, Flovilla.****BANK EXAMINER'S REPORT.**

July 19, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund	1,500 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	860 33
Miscellaneous Loans	18,092 53	Due to Banks and Bankers in this State	
Demand Loans	11,349 86	Due to Banks and Bankers in other States	
Loans and Discounts		Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check Savings Deposits	14,405 05
Overdrafts, See Schedule	2,276 73	Demand Certificates	
Overdrafts secured by Cotton		Time Certificates	11,408 27
Bonds and Stocks owned by the Bank		Certified Checks	
Banking House	2,658 55	Cashier's Checks	6 50
Furniture and Fixtures	1,563 10	Due to Clearing House	
Other Real Estate		Notes and Bills Rediscounted	
Due from Banks and Bankers in this State	3,325 66	Bills Payable, including Time Certificates representing Borrowed Money	
Due from Banks and Bankers in other States	1,229 74	All other Liabilities	
Currency	1,849 00		
Gold	500 00		
Silver, Nickels and Pennies	380 18		
Checks and other Cash Items	35 00		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 43,270 15</b>	<b>Total</b>	<b>\$ 43,270 15</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 29,381 19
In Judgment		Doubtful	91 00
Not in Suit	29,442 19	Worthless	
<b>Total</b>	<b>\$ 29,442 19</b>	<b>Total</b>	<b>\$ 29,442 19</b>

**Bank of Flovilla, Flovilla.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter	Oct. 2, 1906.	Begun Business	Nov. 1, 1906.
F. S. Etheridge	President.	J. T. Gibson	Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 29,867 74	Capital Stock Paid In	\$ 15,000 00
Demand Loans		Surplus Fund	1,500 00
Overdrafts	8,930 39	Undivided Profits, less Current Expenses and Taxes Paid	1,618 27
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	1 250 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	1,565 40	Due Unpaid Dividends	
Other Real Estate	1,408 55	Individual Deposits subject to Check Savings Deposits	40,502 26
Due from Banks and Bankers in this State	11,511 80	Demand Certificates	
Due from Banks and Bankers in other States	566 77	Time Certificates	
Currency	3,555 00	Certified Checks	
Gold	880 00	Cashier's Checks	162 77
Silver, Nickels and Pennies	215 04	Due to Clearing House	
Checks and Cash Items	302 41	Notes and Bills Rediscounted	
Exchanges for the Clearing House		Bills Payable, including Time Certificates representing Borrowed Money	
Profit and Loss			
Interest Paid			
Advances on Cotton in course of Shipment			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 58,783 20</b>	<b>Total</b>	<b>\$ 58,783 30</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 28,606 74
In Judgment		Doubtful	61 00
Not in Suit	28,606 74	Worthless	
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Bank of Flowery Branch, Flowery Branch.**

## BANK EXAMINER'S REPORT.

November 29, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	2	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	29,929 55	penses and Taxes Paid.....	180 48
Demand Loans.....	1,590 75	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	5,702 60	States.....	
Bonds and Stocks owned by the		Due Unpaid Dividends.....	105 60
Bank.....	1,320 00	Individual Deposits subject to Check	29,307 00
Banking House.....	1,860 40	Savings Deposits.....	
Furniture and Fixtures.....	2,172 92	Demand Certificates.....	
Other Real Estate.....		Time Certificates.....	5,847 16
Due from Banks and Bankers in this		Certified Checks.....	
State.....	8,534 55	Cashier's Checks.....	
Due from Banks and Bankers in		Due to Clearing House.....	
other States.....	6,749 13	Notes and Bills Rediscounted.....	
Currency.....	3,938 00	Bills payable, including Time Cer-	
Gold.....	310 00	tificates representing Borrowed	
Silver, Nickels and Pennies.....	937 77	Money.....	12,000 00
Checks and other Cash Items.....	394 55	All other Liabilities.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 63,440 22	Total.....	\$ 63,440 22

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 31,520 30
In Judgment.....		Doubtful.....	
Not in Suit.....	31,520 30	Worthless.....	
Total.....	\$ 31,520 30	Total.....	\$ 31,520 30

**Bank of Flowery Branch, Flowery Branch.**

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Aug 10, 1904. Begun Business Sep. 1904.  
 F. T. Davie.....President. C. B. Mifkin.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,749 62	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	1,000 00
Overdrafts.....	3,560 06	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	113 84
Bank.....	1,320 00	Due to Banks and Bankers in this	
Banking House.....	1,860 40	State.....	
Furniture and Fixtures.....	2,172 92	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	177 60
State.....	7,632 35	Individual Deposits subject to Check	29,411 14
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	7,554 68	Demand Certificates.....	5,447 16
Currency.....	3,830 00	Time Certificates.....	
Gold.....	310 00	Certified Checks.....	
Silver, Nickels and Pennies.....	876 78	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	173 93	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	12,000 00
Shipment.....			
Depositors Guarantee Fund.....			
Total.....	\$ 63,149 74	Total.....	\$ 63,149 74

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 33,749 62
In Judgment.....		Doubtful.....	
Not in Suit.....	33,749 62	Worthless.....	
Total.....	\$ 33,749 62	Total.....	\$ 33,749 62



**Bank of Forsyth, Forsyth.****BANK EXAMINER'S REPORT.**

September 2, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	4,500 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	2,921 28
Demand Loans.....	1,568 51	Due to Banks and Bankers in this	
Loans and Discounts.....	91,312 03	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	.....	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	47,499 19
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	4,588 56	Demand Certificates.....	.....
Furniture and Fixtures.....	2,421 31	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	12,598 96	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	3,370 25	Bills Payable, including Time Cer-	
Currency.....	2,404 00	tificates representing Borrowed	
Gold.....	670 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	698 23	All other Liabilities.....	271 84
Checks and other Cash Items.....	460 46		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 120,122 31	Total.....	\$ 120,122 31

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 92,910 54
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	92,910 54	Worthless.....	.....
Total.....	\$ .....	Total.....	\$ .....

**Bank of Forsyth, Forsyth.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 22 1887.

Begun Business 1894.

R. B. Stephens.....	President	T. E. Fletcher.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 51,677 22	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	.....	Surplus Fund.....	4,500 00
Overdrafts.....	.....	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,994 34
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	4,588 56	State.....	.....
Furniture and Fixtures.....	2,421 31	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	77,749 70	Individual Deposits subject to Check	101,011 97
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	4,867 30	Demand Certificates.....	.....
Currency.....	12,520 00	Time Certificates.....	.....
Gold.....	305 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	1,718 77	Cashier's Checks.....	.....
Checks and Cash Items.....	658 45	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	.....
Shipment.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 159,506 31	Total.....	\$ 159,506 31

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 83 85	Good.....	\$ 54,677 22
In Judgment.....	103 92	Doubtful.....	.....
Not in Suit.....	51,489 45	Worthless.....	.....
Total.....	\$ 51,677 22	Total.....	\$ 54,677 22

**Monroe County Bank, Forsyth.****BANK EXAMINER'S REPORT.**

September 2, 1909

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$ 19,200 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,042 99
Demand Loans.....	999 42	Due to Banks and Bankers in this	-----
Loans and Discounts.....	64,775 24	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	16,338 94
Bank.....	-----	Savings Deposits.....	4,888 91
Banking House.....	-----	Demand Certificates.....	1,322 93
Furniture and Fixtures.....	178 20	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	140 64
State.....	2,521 22	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,095 50	Bills payable, including Time Cer-	-----
Currency.....	2,200 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	30,000 00
Silver, Nickels and Pennies.....	216 23	All other Liabilities.....	-----
Checks and other Cash Items.....	48 65		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 75,034 46	Total.....	\$ 75,034 46

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 10 75	Good.....	\$ 65,774 66
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	65,763 91	Worthless.....	-----
Total.....	\$ 65,774 66	Total.....	\$ 65,774 66

**Monroe County Bank, Forsyth.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter	Begun Business
W. C. Hill.....	Charles W. Hill.....
President	Cashier.
RESOURCES	LIABILITIES
Loans and Discounts.....	Capital Stock Paid In.....
Demand Loans.....	Surplus Fund.....
Overdrafts.....	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....
Bank.....	Due to Banks and Bankers in this
Banking House.....	State.....
Furniture and Fixtures.....	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits.....
other States.....	Demand Certificates.....
Currency.....	Time Certificates.....
Gold.....	Certified Checks.....
Silver, Nickels and Pennies.....	Cashier's Checks.....
Checks and Cash Items.....	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Advances on Cotton in course of	Money.....
Shipment.....	
Depositors Guarantee Fund.....	
Total.....	Total.....

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 19,006 19
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	19,006 19	Worthless.....	-----
Total.....	\$ 19,006 19	Total.....	\$ 19,006 19

**Bank of Fort Gaines, Fort Gaines.****BANK EXAMINER'S REPORT.**

October 13, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E. ....	Surplus Fund..... 40,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans..... 116,891 49	penses and Taxes Paid..... 13,127 56
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....	States.....
Overdrafts secured by Cotton..... 7,538 95	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank..... 5,000 00	Savings Deposits..... 105,945 41
Banking House.....	Demand Certificates.....
Furniture and Fixtures..... 1,450 00	Time Certificates..... 16,024 00
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 214 67
State..... 15,517 15	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 45,643 82	Bills Payable, including Time Cer-
Currency..... 5,672 00	tificates representing Borrowed
Gold..... 3,722 50	Money.....
Silver, Nickels and Pennies..... 1,628 08	All other Liabilities.....
Checks and other Cash Items..... 22,247 63	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
<b>Total.....\$ 225,311 64</b>	<b>Total.....\$ 225,311 64</b>

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 114,910 00
In Judgment.....	Doubtful..... 1,507 02
Not in Suit.....\$ 116,891 49	Worthless..... 474 47
<b>Total.....\$ 116,891 49</b>	<b>Total.....\$ 116,891 80</b>

**Bank of Fort Gaines, Fort Gaines.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1890.	President.	Begun Business Jan. 1, 1891.	Cashier.
Joe Vinson.....	J. E. Paullin.....		
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 104,203 42	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans, cotton paid for.....	21,640 36	Surplus Fund.....	40,000 00
Overdrafts.....	5,712 86	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	13,813 54
Bank.....	5,000 00	Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,450 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	698 77
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	15,900 94	Individual Deposits subject to Check	85,016 94
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	42,727 64	Demand Certificates.....	
Currency.....	1,908 00	Time Certificates.....	15,024 00
Gold.....	3,812 50	Certified Checks.....	
Silver, Nickels and Pennies.....	1,622 10	Cashier's Checks.....	26 50
Checks and Cash Items.....	500 93	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton in course of		Money.....	
Shipment.....			
Depositors Guarantee Fund.....			
Total.....	1,204,577 75	Total.....	\$ 204,577 75

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 123 971 29
In Judgment.....	Doubtful..... 1,981 49
Not in Suit..... 125,852 78	Worthless.....
<b>Total.....\$ 125 852 78</b>	<b>Total.....\$ 125,852 78</b>

**Exchange Bank, Fort Valley.****BANK EXAMINER'S REPORT.**

October 11, 1909

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 17,225 00	Capital Stock Paid In	\$ 30,000 00
Loans on Collateral other than R. E.	28,279 57	Surplus Fund	-----
Loans on Personal Endorsement	33,529 12	Undivided Profits, less Current Expenses and Taxes Paid	7,354 97
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	656 90	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	17,533 35	Individual Deposits subject to Check	149,005 99
Overdrafts, See Schedule	23 412 66	Savings Deposits	-----
Overdrafts secured by Cotton	10,050 39	Demand Certificates	-----
Bonds and Stocks owned by the Bank	-----	Time Certificates	29,601 10
Banking House	-----	Certified Checks	-----
Furniture and Fixtures	2 174 77	Cashier's Checks	-----
Other Real Estate	1,720 00	Due to Clearing House	-----
Due from Banks and Bankers in this State	59,641 02	Notes and Bills Rediscounted	2,500 00
Due from Banks and Bankers in other States	29,354 79	Bills Payable, including Time Certificates representing Borrowed Money	-----
Currency	4,899 00	All other Liabilities	-----
Gold	2,085 00		
Silver, Nickels and Pennies	4,981 21		
Checks and other Cash Items	835 27		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 238,462 06</b>	<b>Total</b>	<b>\$ 238 462 06</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 5,270 00	Good	\$ 92,253 05
In Judgment	600 00	Doubtful	10,000 00
Not in Suit	91,383 95	Worthless	5,000 00
<b>Total</b>	<b>\$ 97,253 95</b>	<b>Total</b>	<b>\$ 97,253 95</b>

**Exchange Bank, Fort Valley.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
C. G. Gray	President.	G. G. Dure	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 91,699 35	Capital Stock Paid In	\$ 50,000 00
Demand Loans on Cotton	29,595 82	Surplus Fund	-----
Overdrafts	5,465 80	Undivided Profits, less Current Expenses and Taxes Paid	7,433 98
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	-----	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	2,174 77	Due Unpaid Dividends	-----
Other Real Estate	1,720 00	Individual Deposits subject to Check	129,885 65
Due from Banks and Bankers in this State	45,179 23	Savings Deposits	-----
Due from Banks and Bankers in other States	21,928 53	Demand Certificates	-----
Currency	11,320 00	Time Certificates	29,354 09
Gold	2,075 00	Certified Checks	-----
Silver, Nickels and Pennies	5,090 73	Cashier's Checks	-----
Checks and Cash Items	624 49	Due to Clearing House	-----
Exchanges For the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 216,873 72</b>	<b>Total</b>	<b>\$ 216,873 72</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 5,270 00	Good	\$ 76,699 35
In Judgment	6,000 00	Doubtful	10,000 00
Not in Suit	89,429 35	Worthless	5,000 00
<b>Total</b>	<b>\$ 91,699 35</b>	<b>Total</b>	<b>\$ 91,699 35</b>

**Bank of Heard County, Franklin.****BANK EXAMINER'S REPORT.**

October 12, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	2,500 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,799 30
Demand Loans.....	2,447 41	Due to Banks and Bankers in this	
Loans and Discounts.....	61,748 31	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2 74	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	29,452 78
Bank.....		Savings Deposits.....	
Banking House.....	2,761 50	Demand Certificates.....	
Furniture and Fixtures.....	1,295 94	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	5,326 55	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,234 14	Bills payable, including Time Cer-	
Currency.....	5,872 00	tificates representing Borrowed	
Gold.....	205 00	Money.....	25,000 00
Silver, Nickels and Pennies.....	202 62	All other Liabilities.....	
Checks and other Cash Items.....	2,655 87		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 84,752 08	Total.....	\$ 84,752 08

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 64,195 72
In Judgment.....	444 47	Doubtful.....	
Not in Suit.....	63,751 25	Worthless.....	
Total.....	\$ 64,195 72	Total.....	\$ 64,195 72

**Bank of Heard County, Franklin.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter.....	Fuller E. Callaway.....	President	Begun Business Oct. 18, 1905	E. E. Lewis.....	Cashier.
RESOURCES			LIABILITIES		
Loans and Discounts.....	\$	53,452 64	Capital Stock Paid In.....	\$	25,000 00
Demand Loans.....		2,500 00	Surplus Fund.....		2,500 00
Overdrafts.....		10 81	Undivided Profits, less Current Ex-		
Bonds and Stocks owned by the			penses and Taxes Paid.....		3,331 09
Bank.....			Due to Banks and Bankers in this		
Banking House.....		2,761 50	State.....		
Furniture and Fixtures.....		1,295 94	Due to Banks and Bankers in other		
Other Real Estate.....			States.....		
Due from Banks and Bankers in this			Due Unpaid Dividends.....		
State.....	10,964 53		Individual Deposits subject to Check		44,175 12
Due from Banks and Bankers in			Savings Deposits.....		
other States.....	9,450 76		Demand Certificates.....		
Currency.....	7,644 00		Time Certificates.....		
Gold.....	300 00		Certified Checks.....		
Silver, Nickels and Pennies.....	611 57		Cashier's Checks.....		
Checks and Cash Items.....	1,014 46		Due to Clearing House.....		
Exchanges for the Clearing House.....			Notes and Bills Rediscounted.....		
Profit and Loss.....			Bills Payable, including Time Cer-		
Interest Paid.....			tificates representing Borrowed		15,000 00
Advances on Cotton in course of			Money.....		
Shipment.....					
Depositors Guarantee Fund.....					
Total.....	\$	90,006 21	Total.....	\$	90,006 21

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 55,952 64
In Judgment.....	86 00	Doubtful.....	
Not in Suit.....	55,866 64	Worthless.....	
Total.....	\$ 55,952 64	Total.....	\$ 55,952 64

**Peoples Bank, Franklin.****BANK EXAMINER'S REPORT.**

October 12, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	4,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	83 63
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	1,130 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	56,491 16	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,906 24	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	24 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	26,857 69
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,600 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,000 00	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	10,502 44	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	5,964 16
other States.....	1,388 43	Bills Payable, including Time Cer-	-----
Currency.....	2,048 00	tificates representing Borrowed	-----
Gold.....	85 00	Money.....	18,500 00
Silver, Nickels and Pennies.....	814 75	All other Liabilities.....	-----
Checks and other Cash Items.....	2,843 46		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 80,939 48	Total.....	\$ 80,939 48

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 458 52	Good.....	\$ 56,621 16
In Judgment.....	24 01	Doubtful.....	-----
Not in Suit.....	56,148 63	Worthless.....	-----
Total.....	\$ 56,621 16	Total.....	\$ 56,621 16

**Peoples Bank, Franklin.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Aug. 18, 1906.      Begun Business Oct. 4, 1906.  
 Robt. G. Crain      President      G. A. Adams      Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 45,812 30	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	2,500 00	Surplus Fund.....	4,500 00
Overdrafts.....	2,555 49	Undivided Profits, less Current Ex-	891 83
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	-----
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,600 00	State.....	-----
Furniture and Fixtures.....	1,000 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	8 00
State.....	9,105 29	Individual Deposits subject to Check	35,510 98
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,780 21	Demand Certificates.....	-----
Currency.....	9,530 00	Time Certificates.....	-----
Gold.....	140 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	742 68	Cashier's Checks.....	-----
Checks and Cash Items.....	2,600 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	5,964 16
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Advances on Cotton in course of	-----	Money.....	5,000 00
Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 76,874 97	Total.....	\$ 76,874 97

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 416 25	Good.....	\$ 48,312 30
In Judgment.....	47,896 05	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ 48,312 30	Total.....	\$ 48,312 30

## State Banking Co., Gainesville.

## BANK EXAMINER'S REPORT.

November 22, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 53,000 00
Loans on Collateral other than R. E.	.....	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	156,697 01	penses and Taxes Paid.....	15,714 91
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,376 74	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	108,757 88
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	4,664 59	Time Certificates.....	4,150 00
Other Real Estate.....	538 72	Certified Checks.....	130 10
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	21,401 08	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	19,917 55	Bills Payable, including Time Cer-	
Currency.....	15,448 00	tificates representing Borrowed	
Gold.....	825 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	1,198 45	All other Liabilities.....	.....
Checks and other Cash Items.....	185 75		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 221,752 89	Total.....	\$ 221,752 89
LOANS AND DISCOUNTS.			
In Suit.....	\$ 6,996 70	Good.....	\$ 153,358 45
In Judgment.....	.....	Doubtful.....	1,838 56
Not in Suit.....	146,700 31	Worthless.....	1,500 00
Total.....	\$ 156,697 01	Total.....	\$ 156,697 01

## State Banking Co., Gainesville.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter 1889.		Begun Business 1889.	
T. E. Atkins.....	President.	W. R. Wilburn.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 154,108 94	Capital Stock Paid In.....	\$ 53,000 00
Demand Loans on Cotton.....	.....	Surplus Fund.....	25,000 00
Overdrafts.....	1,908 53	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	15,455 23
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	4,664 59	Due to Banks and Bankers in other	
Other Real Estate.....	538 72	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	20,875 56	Individual Deposits subject to Check	106,490 97
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	18,305 10	Demand Certificates.....	.....
Currency.....	11,933 00	Time Certificates.....	4,150 00
Gold.....	935 00	Certified Checks.....	2 10
Silver, Nickels and Pennies.....	702 46	Cashier's Checks.....	.....
Checks and Cash Items.....	1,026 80	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Depositors Guarantee Fund.....	.....	Money.....	20,000 00
Total.....	\$ 224 088 70	Total.....	\$ 241,088 70
LOANS AND DISCOUNTS.			
In Suit.....	\$ 6,996 70	Good.....	\$ 3,658 14
In Judgment.....	.....	Doubtful.....	1,338 56
Not in Suit.....	.....	Worthless.....	1,500 00
Total.....	\$ 6,996 70	Total.....	\$ 6,996 70

**Bank of Garfield, Garfield.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 6,472 86	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	879 51	Surplus Fund.....	-----
Loans on Personal Endorsement.....	24,567 42	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,811 39
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	4,456 83	States.....	794 65
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	15,902 21
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,693 00	Demand Certificates.....	-----
Furniture and Fixtures.....	2,018 91	Time Certificates.....	15,056 00
Other Real Estate.....	3,000 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	253 88
State.....	5,487 59	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	-----	Bills Payable, including Time Cer-	-----
Currency.....	1,581 00	tificates representing Borrowed	-----
Gold.....	615 00	Money.....	-----
Silver, Nickels and Pennies.....	894 79	All other Liabilities.....	-----
Checks and other Cash Items.....	5,155 82		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 61,823 13	Total.....	\$ 61,823 13
LOANS AND DISCOUNTS.			
In Suit.....	\$ 1,431 56	Good.....	\$ 31,920 19
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	30,488 63	Worthless.....	-----
Total.....	\$ 31,920 19	Total.....	\$ 31,920 19

**Bank of Garfield, Garfield.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
W. M. Durden.....	President.	Robert J. Walsh.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 21,726 45	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans on Cotton.....	24,819 37	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	5,455 95
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,693 00	State.....	5,000 00
Furniture and Fixtures.....	2,160 15	Due to Banks and Bankers in other	-----
Other Real Estate.....	3,000 00	States.....	2,695 34
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	1,581 19	Individual Deposits subject to Check	13,587 75
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	-----	Demand Certificates.....	-----
Currency.....	1,047 00	Time Certificates.....	15,076 00
Gold.....	700 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,288 98	Cashier's Checks.....	932 49
Checks and Cash Items.....	4,731 39	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 67,747 53	Total.....	\$ 67,747 53
LOANS AND DISCOUNTS.			
In Suit.....	\$ 4,100 12	Good.....	\$ 21,726 45
In Judgment.....	94 75	Doubtful.....	-----
Not in Suit.....	17,451 68	Worthless.....	-----
Total.....	\$ 21,726 45	Total.....	\$ 21,726 45



**Farmers and Merchants Bank, Georgetown.****BANK EXAMINER'S REPORT.**

October 12, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	48,621 87	penses and Taxes Paid.....	6,842 92
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	.....	States.....	697 08
Overdrafts secured by Cotton.....	31,319 37	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	45,786 02
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	1,400 00	Demand Certificates.....	.....
Furniture and Fixtures.....	2,161 80	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	279 57
State.....	2,697 05	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	5,195 80	Bills Payable, including Time Cer-	.....
Currency.....	4,460 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	17,500 00
Silver, Nickels and Pennies.....	249 70	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 96,105 59	Total.....	\$ 96,105 59

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 48,621 87
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	48,621 87	Worthless.....	.....
Total.....	\$ 48,621 87	Total.....	\$ 48,621 87

**Farmers and Merchants Bank, Georgetown.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
A. T. King.....	President	L. G. Brannon.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 42,871 77	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	13,112 23	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	7,391 08
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	1,400 00	State.....	.....
Furniture and Fixtures.....	2,161 80	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	907 28
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	2,840 51	Individual Deposits subject to Check	50,565 76
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	21,915 98	Demand Certificates.....	.....
Currency.....	3,427 00	Time Certificates.....	.....
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	672 15	Cashier's Checks.....	497 35
Checks and Cash Items.....	.....	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Witham Mutual Fire Insurance.....	.....	tificates representing Borrowed	.....
Interest Paid.....	.....	Money.....	4,090 00
Depositors Guarantee Fund.....	.....		
Total.....	\$ 88,361 47	Total.....	\$ 88,361 47
LOANS AND DISCOUNTS.			
In Suit.....	\$ .....	Good.....	\$ 42,871 77
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	42,871 77	Worthless.....	.....
Total.....	\$ 42,871 77	Total.....	\$ 42,871 77

**Bank of Gibson, Gibson.****BANK EXAMINER'S REPORT.**

December 18, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Ex-	
Miscellaneous Loans		penses and Taxes Paid	7,917 65
Demand Loans	1,851 49	Due to Banks and Bankers in this	
Loans and Discounts	33,794 05	State	
Loans on one name party		Due to Banks and Bankers in other	
Overdrafts, See Schedule	4,555 12	States	
Overdrafts secured by Cotton		Due Unpaid Dividends	
Bonds and Stocks owned by the		Individual Deposits subject to Check	48,865 71
Bank		Savings Deposits	
Banking House	3,734 62	Demand Certificates	
Furniture and Fixtures	1,625 04	Time Certificates	
Other Real Estate		Certified Checks	
Due from Banks and Bankers in this	19,648 71	Cashier's Checks	699 60
State		Due to Clearing House	
Due from Banks and Bankers in		Notes and Bills Rediscounted	
other States	3,555 17	Bills Payable, including Time Cer-	
Currency	2,137 00	tificates representing Borrowed	
Gold	125 00	Money	
Silver, Nickels and Pennies	532 28	All other Liabilities	
Checks and other Cash Items	74 43		
Checks and Exchanges for the Clear-			
ing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
Total	\$ 72,435 96	Total	\$ 72,435 96
LOANS AND DISCOUNTS.			
In Suit	\$	Good	\$ 35,418 54
In Judgment		Doubtful	
Not in Suit	35,448 54	Worthless	
Total	\$ 35,448 54	Total	\$ 35,418 54

**Bank of Gibson, Gibson.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business Nov. 27, 1905.	
J. W. Whiteley	President	W. H. Ferguson	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 32,426 87	Capital Stock Paid In	\$ 15,000 00
Demand Loans		Surplus Fund	
Overdrafts and Advances on Cotton	85 72	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	7,399 09
Bank		Due to Banks and Bankers in this	
Banking House	3,734 62	State	
Furniture and Fixtures	1,625 04	Due to Banks and Bankers in other	
Other Real Estate		States	
Due from Banks and Bankers in this	24,465 88	Due Unpaid Dividends	
State		Individual Deposits subject to Check	53,508 21
Due from Banks and Bankers in		Savings Deposits	
other States	7,896 94	Demand Certificates	
Currency	1,994 00	Time Certificates	
Gold	125 00	Certified Checks	26 00
Silver, Nickels and Pennies	482 74	Cashier's Checks	
Checks and Cash Items	38 50	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Cer-	
Interest Paid		tificates representing Borrowed	
Depositor's Guarantee Fund		Money	
Warehouse	48 98	Reserved for Taxes	
Total	\$ 75,924 29	Total	\$ 75,924 29
LOANS AND DISCOUNTS.			
In Suit	\$	Good	\$ 32,426 87
In Judgment		Doubtful	
Not in Suit	32,426 87	Worthless	
Total	\$ 32,426 87	Total	\$ 32,426 87

**Bank of Girard, Girard.****BANK EXAMINER'S REPORT.**

December 16, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	3,970 98
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	2,013 59	Due to Banks and Bankers in other States	
Loans and Discounts	28,436 16	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	32,032 21
Overdrafts, See Schedule		Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	4,584 80
Banking House	1,800 00	Certified Checks	
Furniture and Fixtures	1,520 78	Cashier's Checks	
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	12,033 32	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	2,556 40	Bills payable, including Time Certificates representing Borrowed Money	
Currency	3,244 00	All other Liabilities	
Gold			
Silver, Nickels and Pennies	575 38		
Checks and other Cash Items	2,606 65		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid	711 71		
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 55,587 99</b>	<b>Total</b>	<b>\$ 55,587 99</b>
LOANS AND DISCOUNTS.			
In Suit	\$	Good	\$ 30,449 73
In Judgment		Doubtful	
Not in Suit	30,449 73	Worthless	
<b>Total</b>	<b>\$ 30,449 73</b>	<b>Total</b>	<b>\$ 30,449 73</b>

**Bank of Girard, Girard.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter April 27, 1906.		Begun Business July 30, 1906.	
T. Z. Daniel	President.	W. V. Stephens	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 21,702 85	Capital Stock Paid In	\$ 15,000 00
Demand Loans	3,280 00	Surplus Fund	
Overdrafts		Undivided Profits, less Current Expenses and Taxes Paid	3,636 75
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	1,800 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	1,520 78	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	24,357 41
Due from Banks and Bankers in this State	9,198 16	Savings Deposits	
Due from Banks and Bankers in other States	3,631 74	Demand Certificates	
Currency	1,439 00	Time Certificates	3,584 80
Gold	30 00	Certified Checks	
Silver, Nickels and Pennies	1,103 86	Cashier's Checks	1,193 01
Checks and Cash Items	353 87	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid	711 71		
Advances on Cotton in course of Shipment			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 47,771 97</b>	<b>Total</b>	<b>\$ 47,771 97</b>
LOANS AND DISCOUNTS.			
In Suit	\$	Good	\$ 27,982 85
In Judgment		Doubtful	
Not in Suit	27,982 85	Worthless	
<b>Total</b>	<b>\$ 27,982 85</b>	<b>Total</b>	<b>\$ 27,982 85</b>

**Peoples Bank, Gordon.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 17,300 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	865 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	31,678 81	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	954 22	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	20,803 21
Bank.....		Savings Deposits.....	
Banking House.....	2,347 65	Demand Certificates.....	
Furniture and Fixtures.....	1,752 58	Time Certificates.....	4,639 51
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	10,532 88	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,338 59	Bills Payable, including Time Cer-	
Currency.....	3,465 00	tificates representing Borrowed	
Gold.....	910 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	466 08	All other Liabilities.....	
Checks and other Cash Items.....	56 41		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	205 50		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 53,607 72</b>	<b>Total.....</b>	<b>\$ 53,607 72</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 171 87	Good.....	\$ 31,678 81
In Judgment.....		Doubtful.....	
Not in Suit.....	31,506 94	Worthless.....	
<b>Total.....</b>	<b>\$ 31,678 81</b>	<b>Total.....</b>	<b>\$</b>

**Peoples Bank, Gordon.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Feb. 1, 1906.

Begun Business Feb. 8, 1906.

W. A. Jones.....President.

J. E. Bell.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 22,596 13	Capital Stock Paid In.....	\$ 17,300 00
Demand Loans.....		Surplus Fund.....	865 00
Overdrafts.....	554 22	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	578 72
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,347 65	State.....	
Furniture and Fixtures.....	1,752 58	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	15,591 11	Individual Deposits subject to Check	27,721 60
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,503 20	Demand Certificates.....	
Currency.....	3,865 00	Time Certificates.....	4,976 51
Gold.....	1,080 00	Certified Checks.....	
Silver, Nickels and Pennies.....	342 12	Cashier's Checks.....	
Checks and Cash Items.....	76 39	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	733 43	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton in course of		Money.....	
Shipment.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 51,441 83</b>	<b>Total.....</b>	<b>\$ 51,441 83</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 22,221 19
In Judgment.....		Doubtful.....	374 94
Not in Suit.....	22,596 13	Worthless.....	
<b>Total.....</b>	<b>\$ 22,596 13</b>	<b>Total.....</b>	<b>\$ 22,596 13</b>

**Bank of Grantville, Grantville.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,031 65
Demand Loans.....	1,825 42	Due to Banks and Bankers in this	
Loans and Discounts.....	51,872 01	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,589 99	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	59,454 18
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	3,989 68	Time Certificates.....	6,475 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	121 29
State.....	32,667 56	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	11,274 85	Bills Payable, including Time Cer-	
Currency.....	3,233 00	tificates representing Borrowed	
Gold.....	55 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	510 61	All other Liabilities.....	
Checks and other Cash Items.....	55 00		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 107,082 12	Total.....	\$ 107,082 12

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 53,697 43
In Judgment.....		Doubtful.....	
Not in Suit.....	53,697 43	Worthless.....	
Total.....	\$ 53,697 43	Total.....	\$ 53,697 43

**Bank of Grantville, Grantville.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business	
T. E. Fellors.....	President.	W. A. Bohannon.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,907 95	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans on Cotton.....	20,000 00	Surplus Fund.....	5,000 00
Overdrafts.....	8,675 92	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,405 37
Bank.....		Due to Banks and Bankers in this	
Banking House.....	3,000 00	State.....	
Furniture and Fixtures.....	1,013 83	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	5,374 94	Individual Deposits subject to Check	57,945 16
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,674 34	Demand Certificates.....	6,475 00
Currency.....	3,847 00	Time Certificates.....	
Gold.....	60 00	Certified Checks.....	
Silver, Nickels and Pennies.....	371 90	Cashier's Checks.....	235 35
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges For the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	135 00	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 97,060 88	Total.....	\$ 97,060 88
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 70,907 95
In Judgment.....		Doubtful.....	
Not in Suit.....	70,907 95	Worthless.....	
Total.....	\$ 70,907 95	Total.....	\$ 70,907 95

**Bank of Gray, Gray.****BANK EXAMINER'S REPORT.**

December 28, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	16,540 46	penses and Taxes Paid.....	816 18
Demand Loans.....	6,750 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	757 07	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	66,503 25
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,601 07	Demand Certificates.....	-----
Furniture and Fixtures.....	1,638 62	Time Certificates.....	492 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	45,883 01	Cashier's Checks.....	53 92
State.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in	3,979 49	Notes and Bills Rediscounted.....	-----
other States.....	-----	Bills Payable, including Time Cer-	-----
Currency.....	4,283 00	tificates representing Borrowed	-----
Gold.....	325 00	Money.....	-----
Silver, Nickels and Pennies.....	895 50	All other Liabilities.....	-----
Checks and other Cash Items.....	212 13		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 82,865 35	Total.....	\$ 82,865 35
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 23,290 46
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	23,290 46	Worthless.....	-----
Total.....	\$ 23,290 46	Total.....	\$ 23,290 46

**Bank of Gray, Gray.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Aug. 23, 1909. Begun Business Aug. 28, 1909.  
 F. S. Johnson..... President. J. W. Bonner..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 20,826 06	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	522 11	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	641 17
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,601 07	State.....	-----
Furniture and Fixtures.....	1,638 62	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	21,076 94	Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	33,055 39
Due from Banks and Bankers in	1,564 21	Savings Deposits.....	-----
other States.....	-----	Demand Certificates.....	-----
Currency.....	2,868 00	Time Certificates.....	1,661 00
Gold.....	115 00	Certified Checks.....	-----
Silver Nickels and Pennies.....	274 66	Cashier's Checks.....	144 86
Checks and Cash Items.....	15 75	Due to Clearing House.....	-----
Advance on Cotton.....	-----	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----		
Total.....	\$ 50,502 42	Total.....	\$ 50,502 42
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 20,826 06
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	20,826 06	Worthless.....	-----
Total.....	\$ 20,826 06	Total.....	\$ 20,826 06

**Bank of Graymont, Graymont.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 5,891 92	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.	28,732 06	Surplus Fund	25,798 50
Loans on Personal Endorsement	107,291 32	Undivided Profits, less Current Expenses and Taxes Paid	-----
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	20,750 00	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	200 00
Loans on one name party	3,560 00	Individual Deposits subject to Check	54,597 44
Overdrafts, See Schedule	2,196 58	Savings Deposits	-----
Overdrafts secured by Cotton	1,389 44	Demand Certificates	-----
Bonds and Stocks owned by the Bank	22,471 93	Time Certificates	125,603 50
Banking House	4,379 00	Certified Checks	-----
Furniture and Fixtures	2,733 56	Cashier's Checks	3,289 36
Other Real Estate	6,515 00	Due to Clearing House	-----
Due from Banks and Bankers in this State	17,248 60	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	22,891 49	Bills Payable, including Time Certificates representing Borrowed Money	16,000 00
Currency	1,245 00	All other Liabilities	-----
Gold	2,095 00		
Silver, Nickels and Pennies	190 14		
Checks and other Cash Items	746 75		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	161 01		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 250,488 80</b>	<b>Total</b>	<b>\$ 250,488 80</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 7,067 32	Good	\$ 164,518 86
In Judgment	14,130 23	Doubtful	135 00
Not in Suit	145,027 85	Worthless	1,571 44
<b>Total</b>	<b>\$ 166,225 30</b>	<b>Total</b>	<b>\$ 166,225 30</b>

**Bank of Graymont, Graymont.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter  
W. M. Durden President.  
L. G. Roberts Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 114,589 16	Capital Stock Paid in	\$ 25,000 00
Demand Loans	14,250 00	Surplus Fund	-----
Overdrafts	7,413 11	Undivided Profits, less Current Expenses and Taxes Paid	26,160 23
Bonds and Stocks owned by the Bank	22,471 93	Due to Banks and Bankers in this State	-----
Banking House	4,379 00	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	2,827 14	Due Unpaid Dividends	-----
Other Real Estate	6,515 00	Individual Deposits subject to Check	65,340 50
Due from Banks and Bankers in this State	33,052 26	Savings Deposits	-----
Due from Banks and Bankers in other States	21,262 61	Demand Certificates	-----
Currency	3,825 00	Time Certificates	123,845 00
Gold	2,385 00	Certified Checks	-----
Silver, Nickels and Pennies	499 05	Cashier's Checks	1,289 97
Checks and Cash Items	8,166 44	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 241,635 70</b>	<b>Total</b>	<b>\$ 241,635 70</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 21,170 83	Good	\$ 108,089 16
In Judgment	-----	Doubtful	5,000 00
Not in Suit	93,418 33	Worthless	1,500 00
<b>Total</b>	<b>\$ 114,589 16</b>	<b>Total</b>	<b>\$ 114,589 16</b>

**Bank of Grayson, Grayson.****BANK EXAMINER'S REPORT.**

December 30, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	2,900 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	23,337 05	penses and Taxes Paid.....	599 53
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	291 37	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	14,650 84
Bank.....		Savings Deposits.....	
Banking House.....	2,000 00	Demand Certificates.....	
Furniture and Fixtures.....	2,125 68	Time Certificates.....	1,907 35
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	1,595 73	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,248 01	Bills Payable, including Time Cer-	
Currency.....	2,635 00	tificates representing Borrowed	
Gold.....	595 00	Money.....	
Silver, Nickels and Pennies.....	194 29	All other Liabilities.....	
Checks and other Cash Items.....	35 59		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 35,057 72	Total.....	\$ 35,057 72

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 23,337 05
In Judgment.....		Doubtful.....	
Not in Suit.....	23,337 05	Worthless.....	
Total.....	\$ 23,337 05	Total.....	\$ 23,337 05

**Bank of Grayson, Grayson.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter July 11, 1906. Begun Business Aug. 30, 1906.  
W. A. Cooper..... President. W. T. Roberts..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 18,362 25	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	2,900 00
Overdrafts.....	68 56	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3 25
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,000 00	State.....	
Furniture and Fixtures.....	2,125 68	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	12,439 14	Individual Deposits subject to Check	18,605 80
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,093 43	Demand Certificates.....	
Currency.....	3,677 00	Time Certificates.....	982 35
Gold.....	470 00	Certified Checks.....	
Silver, Nickels and Pennies.....	286 18	Cashier's Checks.....	4 95
Checks and Cash Items.....	819 44	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	154 67	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	6,000 00
Total.....	\$ 43,496 35	Total.....	\$ 43,496 35

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 11 00	Good.....	\$ 18,362 25
In Judgment.....		Doubtful.....	
Not in Suit.....	18,351 25	Worthless.....	
Total.....	\$ 18,362 25	Total.....	\$ 18,362 25



**Greenville Banking Co., Greenville.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	57,552 64
Demand Loans.....	3,580 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	148,559 53	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	4,342 60	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	97,110 71
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,915 55	Demand Certificates.....	-----
Furniture and Fixtures.....	633 78	Time Certificates.....	2,664 51
Other Real Estate.....	308 40	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	30,113 58	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	27,092 00	Bills Payable, including Time Cer-	-----
Currency.....	1,035 00	tificates representing Borrowed	-----
Gold.....	1,405 00	Money.....	50,000 00
Silver, Nickels and Pennies.....	494 67	All other Liabilities.....	-----
Checks and other Cash Items.....	4,548 33		
Checks and Exchanges for the Clear-	-----		
ing House.....	8,299 42		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 232,327 86	Total.....	\$ 232,327 86

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 96 35	Good.....	\$ 151,863 53
In Judgment.....	-----	Doubtful.....	276 00
Not in Suit.....	152,043 18	Worthless.....	-----
Total.....	\$ 152,139 53	Total.....	\$ 152,139 53

**Greenville Banking Co., Greenville.****OFFICIAL STATEMENT.**

November 16, 1909.

R. J. Atkinson.....President. W. L. Pinkston.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 126,320 32	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	9,451 53	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	58,709 14
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,915 55	State.....	-----
Furniture and Fixtures.....	633 78	Due to Banks and Bankers in other	-----
Other Real Estate.....	308 40	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	24,225 19	Individual Deposits subject to Check	106,008 45
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	19,971 80	Demand Certificates.....	-----
Currency.....	3,000 00	Time Certificates.....	-----
Gold.....	1,400 00	Certified Checks.....	-----
Silver, Nickels, and Pennies.....	995 36	Cashier's Checks.....	-----
Checks and Cash Items.....	1,495 66	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 189,717 59	Total.....	\$ 189,717 59

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 96 35	Good.....	\$ 126,320 32
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	126,223 97	Worthless.....	-----
Total.....	\$ 126,320 32	Total.....	\$ 126,320 32

## Peoples Bank, Greenville.

## BANK EXAMINER'S REPORT.

October 15, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans On Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 16,300 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,370 41
Demand Loans.....	1,928 79	Due to Banks and Bankers in this	-----
Loans and Discounts.....	57,101 15	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	246 26	States.....	12,500 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	41,874 94
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,675 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,792 79	Time Certificates.....	6,302 22
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	6,422 27	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	8,226 13	Bills Payable, including Time Cer-	-----
Currency.....	1,580 00	tificates representing Borrowed	-----
Gold.....	895 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	288 52	All other Liabilities.....	-----
Checks and other Cash Items.....	1,387 37		
Checks and Exchanges for the Clear-	-----		
ing House.....	14,993 51		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	2,810 78		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 100,347 59	Total.....	\$ 100,347 57

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 59,029 94
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	59,029 94	Worthless.....	-----
Total.....	\$ 59,029 94	Total.....	\$ 59,029 94

## Peoples Bank, Greenville.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter		Begun Business.	
A. F. Hill.....	President.	H. W. Hill Jr.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,491 75	Capital Stock Paid in.....	\$ 16,300 00
Demand Loans.....	4,397 88	Surplus Fund.....	-----
Overdrafts.....	1,006 71	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,727 97
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,675 00	State.....	-----
Furniture and Fixtures.....	1,792 79	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	11,952 29	Individual Deposits subject to Check	57,774 00
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	15,231 30	Demand Certificates.....	-----
Currency.....	4,709 00	Time Certificates.....	4,200 00
Gold.....	865 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	560 11	Cashier's Checks.....	-----
Checks and Cash Items.....	5,014 34	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	306 30	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
		Demand Deposits.....	-----
Total.....	\$ 82,001 97	Total.....	\$ 82,001 97
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 37,889 13
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ 37,889 13

**Griffin Banking Co., Griffin.****BANK EXAMINER'S REPORT.**

August 30, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$-----	Capital Stock Paid In	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	10,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans	-----	penses and Taxes Paid	67,950 40
Demand Loans	25,903 31	Due to Banks and Bankers in this	
Loans and Discounts	229,693 13	State	267 31
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	42,905 67	States	17 38
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	139,285 08
Bank	12,200 00	Savings Deposits	-----
Banking House	4,000 00	Demand Certificates	26,015 81
Furniture and Fixtures	2,174 37	Time Certificates	-----
Other Real Estate	2,925 00	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	-----
State	2,266 66	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	53,017 31
other States	443 85	Bills Payable, including Time Cer-	
Currency	13,983 00	tificates representing Borrowed	
Gold	3,380 00	Money	-----
Silver, Nickels and Pennies	1,949 74	All other Liabilities	-----
Checks and other Cash Items	4,728 56		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 346,553 29	Total	\$ 346,553 29

**LOANS AND DISCOUNTS.**

In Suit	\$ 108 00	Good	\$ 255,496 44
In Judgment	-----	Doubtful	100 00
Not in Suit	255,488 44	Worthless	-----
Total	\$ 255,596 44	Total	\$ 255,596 44

**Griffin Banking Co., Griffin.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 26 1870.	Begun Business Oct. 26, 1870.
J. P. Nichols.....President.	E. C. Smith.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 203,828 66	Capital Stock Paid in	\$ 50,000 00
Demand Loans	52,119 68	Surplus Fund	10,000 00
Overdrafts	10,102 11	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the	-----	penses and Taxes Paid	69,084 58
Bank	13,700 00	Due to Banks and Bankers in this	
Banking House	4,000 00	State	489 90
Furniture and Fixtures	4,268 50	Due to Banks and Bankers in other	
Other Real Estate	2,174 37	States	800 01
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	28,905 44	Individual Deposits subject to Check	192,559 36
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	6,616 26	Demand Certificates	22,279 70
Currency	16,555 00	Time Certificates	-----
Gold	3,535 00	Certified Checks	-----
Silver, Nickels and Pennies	1,682 53	Cashier's Checks	2,785 00
Checks and Cash Items	511 00	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	
Interest Paid	-----	tificates representing Borrowed	
Depositors Guarantee Fund	-----	Money	-----
Total	\$ 347,998 55	Total	\$ 347,998 55

**LOANS AND DISCOUNTS.**

In Suit	\$-----	Good	\$ 255,898 34
In Judgment	108 00	Doubtful	50 00
Not in Suit	255,990 34	Worthless	-----
Total	\$ 255,898 34	Total	\$ 255,948 34

**Merchants and Planters Bank, Griffin.****BANK EXAMINER'S REPORT.**

August 30, 1909.

Examined by J. T. Henderson, C. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$-----	Capital Stock Paid In.....\$100,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....20,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....93,865 86
Demand Loans.....18,183 01	Due to Banks and Bankers in this
Loans and Discounts.....310,261 69	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....36,053 17	States.....1,130 98
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....50,400 00	Savings Deposits.....114,952 26
Banking House.....7,500 00	Demand Certificates.....
Furniture and Fixtures.....2,489 28	Time Certificates.....
Other Real Estate.....563 05	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State.....2,398 64	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....2,707 04	Bills Payable, including Time Cer-
Currency.....1,248 00	tificates representing Borrowed
Gold.....1,635 00	Money.....105,000 00
Silver, Nickels and Pennies.....241 60	All other Liabilities.....
Checks and other Cash Items.....1,268 62	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 434,949 10	Total.....\$ 434,949 10

**LOANS AND DISCOUNTS.**

In Suit.....\$ 485 22	Good.....\$ 326,444 70
In Judgment.....24 56	Doubtful.....2,000 00
Not in Suit.....327 934 92	Worthless.....
Total.....\$ 328,444 70	Total.....\$ 328,444 70

**Merchants and Planters Bank, Griffin.****OFFICIAL STATEMENT.**

November 16, 1909.

H. H. Bass.....	President.	J. C. Brooks.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 254,866 26	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	20,393 37	Surplus Fund.....	20,000 00
Overdrafts.....	63,074 20	Undivided Profits, less Current Expenses and Taxes Paid.....	98,321 55
Bonds and Stocks owned by the Bank.....	50,400 00	Due to Banks and Bankers in this State.....	3,220 40
Banking House.....	7,000 00	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	2,489 28	Due Unpaid Dividends.....	-----
Other Real Estate.....	4,263 05	Individual Deposits subject to Check Savings Deposits.....	185,133 95
Due from Banks and Bankers in this State.....	25,165 71	Demand Certificates.....	25,403 83
Due from Banks and Bankers in other States.....	16,434 48	Time Certificates.....	-----
Currency.....	5,467 00	Certified Checks.....	-----
Gold.....	1,725 00	Cashier's Checks.....	-----
Silver, Nickels and Pennies.....	799 10	Due to Clearing House.....	-----
Checks and Cash Items.....	2 28	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	20,000 00
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 452,079 73	Total.....	\$ 452,079 73

**LOANS AND DISCOUNTS.**

In Suit.....\$ 24 56	Good.....\$ 275,259 63
In Judgment.....	Doubtful.....
Not in Suit.....275,235 07	Worthless.....
Total.....\$ 275,259 63	Total.....\$ 275,259 63

## Newton Banking Co., Griffin.

## BANK EXAMINER'S REPORT.

August 31, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	7,316 38
Demand Loans.....	600 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	98,653 65	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,202 19	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	5 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	44,354 53
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	6,908 98
Furniture and Fixtures.....	2,676 63	Time Certificates.....	-----
Other Real Estate.....	5,293 92	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	6,216 30	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,460 69	Bills Payable, including Time Cer-	-----
Currency.....	3,347 00	tificates representing Borrowed	-----
Gold.....	1,485 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	187 08	All other Liabilities.....	-----
Checks and other Cash Items.....	465 43		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 123,587 89	Total.....	\$ 123,587 89

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 99,253 65
In Judgment.....	32 80	Doubtful.....	-----
Not in Suit.....	99,220 85	Worthless.....	-----
Total.....	\$ 99,253 65	Total.....	\$ 99,253 65

## Newton Banking Co., Griffin.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter		Begun Business	
Will Hill Newton.....	President.	E. O. Newton.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 82,125 71	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	3,483 68	Surplus Fund.....	-----
Overdrafts.....	2,507 28	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	7,465 34
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	2,676 63	Due to Banks and Bankers in other	-----
Other Real Estate.....	5,247 92	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	8,725 92	Individual Deposits subject to Check	51,185 23
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,160 98	Demand Certificates.....	6,841 62
Currency.....	4,649 00	Time Certificates.....	-----
Gold.....	1,575 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	983 23	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for Clearing House.....	366 84	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 115,492 19	Total.....	\$ 115,492 19
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 85,609 39
In Judgment.....	259 24	Doubtful.....	-----
Not in Suit.....	85,350 15	Worthless.....	-----
Total.....	\$ 85,609 39	Total.....	\$ 85,609 39

**Savings Bank of Griffin, Griffin.****BANK EXAMINER'S REPORT.**

August 31, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 2,692 23	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	125,135 36	penses and Taxes Paid.....	13,913 63
Demand Loans.....	3,591 40	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	1,126 47
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	7,524 90	States.....	-----
Overdrafts secured by Cotton.....	2,271 40	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	37,504 46
Bank.....	-----	Savings Deposits.....	35,795 95
Banking House.....	2,769 74	Demand Certificates.....	9,844 80
Furniture and Fixtures.....	1,944 09	Time Certificates.....	3,000 00
Other Real Estate.....	6,523 57	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	40 00
State.....	701 77	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	10,489 42
other States.....	1,536 76	Bills Payable, including Time Cer-	-----
Currency.....	11,325 00	tificates representing Borrowed	-----
Gold.....	1,127 50	Money.....	-----
Silver, Nickels and Pennies.....	1,221 55	All other Liabilities.....	-----
Checks and other Cash Items.....	734 69	Discounts on Loans.....	8,063 00
Checks and Exchanges for the Clear-	-----	Premium on Exchange.....	195 49
ing House.....	1,401 90		
Profit and Loss.....	3,506 28		
Interest Paid.....	965 43		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 174,973 22	Total.....	\$ 174,973 22

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 46 00	Good.....	\$ 131,418 99
In Judgment.....	799 69	Doubtful.....	-----
Not in Suit.....	130,573 30	Worthless.....	-----
Total.....	\$ 131,418 99	Total.....	\$ 131,418 99

**Savings Bank of Griffin, Griffin.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1889.		Begun Business	
B. R. Blakely.....	President.	J. H. Smith.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 96,506 70	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	22,259 60	Surplus Fund.....	5,000 00
Overdrafts, cotton.....	14,745 05	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	20,416 37
Bank.....	12,000 00	Due to Banks and Bankers in this	-----
Banking House.....	2,769 74	State.....	297 04
Furniture and Fixtures.....	1,944 09	Due to Banks and Bankers in other	-----
Other Real Estate.....	6,523 57	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	3,632 57	Individual Deposits subject to Check	88,970 94
Due from Banks and Bankers in	-----	Demand Certificates.....	14,927 73
other States.....	1,870 66	Time Certificates.....	-----
Currency.....	12,468 00	Certified Checks.....	-----
Gold.....	1,170 00	Cashier's Checks.....	-----
Silver, Nickels and Pennies.....	1,197 90	Due to Clearing House.....	-----
Checks and Cash Items.....	2,613 38	Notes and Bills Rediscounted.....	2,943 34
Exchanges for the Clearing House.....	1,973 95	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	1,071 03	Money.....	-----
Depositors Guarantee Fund.....	-----		
Total.....	\$ 182,555 42	Total.....	\$ 182,555 42

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 545 04	Good.....	\$ 118,766 30
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	118,221 26	Worthless.....	-----
Total.....	\$ 118,766 30	Total.....	\$ 118,766 30

**Citizens Bank, Guyton.****BANK EXAMINER'S REPORT.**

July 31, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	1,014 26
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	28,713 72	State.....	3 41
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	158 78	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	6,008 82
Bank.....		Savings Deposits.....	2,241 83
Banking House.....	3,320 84	Demand Certificates.....	
Furniture and Fixtures.....	2,495 11	Time Certificates.....	3,031 23
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	1 05
State.....	84 89	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	7 40	Bills Payable, including Time Cer-	
Currency.....	942 00	tificates representing Borrowed	
Gold.....	115 00	Money.....	9,000 00
Silver, Nickels and Pennies.....	307 81	All other Liabilities.....	
Checks and other Cash Items.....	58 51		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	96 54		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 36,300 60	Total.....	\$ 36,300 60

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 150 00	Good.....	\$ 28,563 72
In Judgment.....		Doubtful.....	150 00
Not in Suit.....	28,563 72	Worthless.....	
Total.....	\$ 28,713 72	Total.....	\$ 28,713 72

**Citizens Bank, Guyton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter July 25, 1909.

G. M. Shearouse..... President.

Begun Business Jan. 1, 1908.

J. A. Shearouse..... Cash.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 32,137 27	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	1,014 26
Overdrafts, Secured.....	151 72	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes paid.....	672 91
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	2,495 11	Due to Banks and Bankers in other	
Other Real Estate.....	3,320 84	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	297 96	Individual Deposits subject to Check	14,817 24
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	466 48	Demand Certificates.....	
Currency.....	1,948 00	Time Certificates.....	7,128 01
Gold.....	215 00	Certified Checks.....	
Silver, Nickels and Pennies.....	511 70	Cashier's Checks.....	12 50
Checks and Cash Items.....	482 97	Due to Clearing House.....	
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	617 87	tificates representing Borrowed	
Collection Accounts.....		Money.....	40,000 00
Depositors Guarantee Fund.....			
Total.....	\$ 42,644 92	Total.....	\$ 42,644 92

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 32,137 27
In Judgment.....		Doubtful.....	
Not in Suit.....	32,137 27	Worthless.....	
Total.....	\$ 32,137 27	Total.....	\$ 32,137 27

**Effingham County Bank, Guyton.****BANK EXAMINER'S REPORT.**

July 31, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	5,690 62
Demand Loans.....	675 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	71,903 22	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	12 82	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	12,168 20
Bank.....	300 00	Savings Deposits.....	27,282 93
Banking House.....	7,276 10	Demand Certificates.....	-----
Furniture and Fixtures.....	2,349 79	Time Certificates.....	40,245 64
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	5 50
State.....	8,269 69	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	4,663 73	Bills Payable, including Time Cer-	-----
Currency.....	1,092 00	tificates representing Borrowed	-----
Gold.....	142 50	Money.....	-----
Silver, Nickels and Pennies.....	709 22	All other Liabilities.....	-----
Checks and other Cash Items.....	68 04		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,930 78		
Total.....	\$ 100,392 89	Total.....	\$ 100,392 89

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 72,578 22
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	72,578 22	Worthless.....	-----
Total.....	\$-----	Total.....	\$-----

**Effingham County Bank, Guyton.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March 1904.

J. A. Sasser.....President.

Begun Business April 1904.

W. O. Roberts.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 81,066 94	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	3 00	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	6,958 08
Bank.....	300 00	Due to Banks and Bankers in this	-----
Banking House.....	7,273 10	State.....	-----
Furniture and Fixtures.....	2,349 79	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	6,036 14	Individual Deposits subject to Check	46,391 52
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	9,904 63	Demand Certificates.....	41,571 59
Currency.....	1,419 00	Time Certificates.....	-----
Gold.....	287 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,059 52	Cashier's Checks.....	118 03
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	339 60	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 110,039 22	Total.....	\$ 110,039 22

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 81,066 94
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	81,066 94	Worthless.....	-----
Total.....	\$ 81,066 94	Total.....	\$ 81,066 94



**Jones County Bank, Haddock.****BANK EXAMINER'S REPORT.**

December 27, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	23,974 74	penses and Taxes Paid.....	2,027 07
Demand Loans.....	10,344 64	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	54 74
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	451 47	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	48,566 00
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,575 41	Demand Certificates.....	-----
Furniture and Fixtures.....	1,615 06	Time Certificates.....	3,250 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	36,159 34	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	866 62	Bills Payable, including Time Cer-	-----
Currency.....	2,710 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	1,123 49	All other Liabilities.....	-----
Checks and other Cash Items.....	77 04		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 78,897 81</b>	<b>Total.....</b>	<b>\$ 78,897 81</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 122 82	Good.....	\$ 34,319 38
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	34,196 56	Worthless.....	-----
<b>Total.....</b>	<b>\$ 34,319 38</b>	<b>Total.....</b>	<b>\$ 34,319 38</b>

**Jones County Bank, Haddock.****OFFICIAL STATEMENT.**

November 16, 1909.

T. R. Turner.....President. G. A. Smith.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 13,667 24	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	8,161 64	Surplus Fund.....	-----
Overdrafts.....	405 90	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,485 55
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,575 41	State.....	40 67
Furniture and Fixtures.....	1,615 06	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	43,963 00	Individual Deposits subject to Check	46,603 70
Due from Banks and Bankers in	-----	Demand Certificates.....	-----
other States.....	1,332 09	Time Certificates.....	2,600 00
Currency.....	2,691 00	Certified Checks.....	-----
Gold.....	5 00	Cashier's Checks.....	-----
Silver, Nickels and Pennies.....	1,179 14	Due to Clearing House.....	-----
Checks and Cash Items.....	1,090 04	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	44 40	Money.....	-----
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 75,729 92</b>	<b>Total.....</b>	<b>\$ 75,729 92</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 122 82	Good.....	\$ 21,828 88
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	21,706 06	Worthless.....	-----
<b>Total.....</b>	<b>\$ 21,828 88</b>	<b>Total.....</b>	<b>\$ 21,828 88</b>

**Bank of Hagan, Hagan.****BANK EXAMINER'S REPORT.**

September 16, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	3,912 70
Demand Loans.....	716 56	Due to Banks and Bankers in this	
Loans and Discounts.....	35,030 9	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	219 26	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	14,932 89
Bank.....		Savings Deposits.....	
Banking House.....	2,386 32	Demand Certificates.....	
Furniture and Fixtures.....	1,300 00	Time Certificates.....	3,047 34
Other Real Estate.....	2,611 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	86 50
State.....	7,090 02	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	500 00
other States.....	773 75	Bills Payable, including Time Cer-	
Currency.....	1,000 00	tificates representing Borrowed	
Gold.....	645 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	601 85	All other Liabilities.....	
Checks and other Cash Items.....	104 77		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 52,479 43	Total.....	\$ 52,479 43
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 35,512 96
In Judgment.....	753 30	Doubtful.....	150 00
Not in Suit.....	34,693 09	Worthless.....	84 50
Total.....	\$ 35,747 46	Total.....	\$ 35,747 46

**Bank of Hagan, Hagan.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter May 7, 1904.		Begun Business	
G. W. Deloach.....	President.	L. B. Godbee.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 26,485 54	Capital Stock Paid in.....	\$ 15,000 00
Demand Loans.....	5,081 84	Surplus Fund.....	
Overdrafts (cotton).....	141 62	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,278 59
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,386 32	State.....	
Furniture and Fixtures.....	1,300 00	Due to Banks and Bankers in other	
Other Real Estate.....	2,611 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	7,838 27	Individual Deposits subject to Check	22,092 59
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,757 41	Demand Certificates.....	
Currency.....	2,425 31	Time Certificates.....	2,992 34
Gold.....	675 00	Certified Checks.....	
Silver, Nickels and Pennies.....	724 36	Cashier's Checks.....	2,191 46
Checks and Cash Items.....	128 31	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	5,000 00
Total.....	\$ 51,551 98	Total.....	\$ 51,551 98
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 31,333 93
In Judgment.....	639 28	Doubtful.....	152 95
Not in Suit.....	30,695 30	Worthless.....	80 50
Total.....	\$ 31,567 38	Total.....	\$ 31,567 38

**Bank of Hahira, Hahira.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	4,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	319 03
Demand Loans.....	1,037 44	Due to Banks and Bankers in this	
Loans and Discounts.....	59,938 77	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	27 91	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	46,036 76
Bank.....		Savings Deposits.....	
Banking House.....	2,215 00	Demand Certificates.....	
Furniture and Fixtures.....	1,340 97	Time Certificates.....	20,861 70
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	128 39
State.....	10,110 54	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	5,661 90	Bills Payable, including Time Cer-	
Currency.....	4,826 00	tificates representing Borrowed	
Gold.....	55 00	Money.....	
Silver, Nickels and Pennies.....	361 83	All other Liabilities.....	
Checks and other Cash Items.....	770 52		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 86,345 88	Total.....	\$ 86,345 88

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 60,976 21
In Judgment.....		Doubtful.....	
Not in Suit.....	60,976 21	Worthless.....	
Total.....	\$ 60,976 21	Total.....	\$ 60,976 21

**Bank of Hahira, Hahira.****OFFICIAL STATEMENT.**

November 16, 1909.

Dr. J. F. Owens.....President. W. H. McKinnon.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 51,612 43	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	18,185 12	Surplus Fund.....	4,000 00
Overdrafts.....	22 43	Undivided Profits, less Current Ex-	
Overdrafts account cotton.....		penses and Taxes Paid.....	1,471 41
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....		State.....	
Banking House.....	2,215 00	Due to Banks and Bankers in other	
Furniture and Fixtures.....	1,600 75	States.....	
Other Real Estate.....		Due Unpaid Dividends.....	
Due from Banks and Bankers in this		Individual Deposits subject to Check	57,635 98
State.....	14,592 39	Savings Deposits.....	
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	5,773 48	Time Certificates.....	21,461 62
Currency.....	4,766 00	Certified Checks.....	
Gold.....	60 00	Cashier's Checks.....	375 52
Silver, Nickels and Pennies.....	677 26	Due to Clearing House.....	
Checks and Cash Items.....	439 67	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....		Money.....	
Depositors Guarantee Fund.....		Unearned Interest.....	
Total.....	\$ 99,944 53	Total.....	\$ 99,944 53

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 69,797 55
In Judgment.....		Doubtful.....	
Not in Suit.....	69,797 55	Worthless.....	
Total.....	\$ 69,797 55	Total.....	\$ 69,797 55

**Bank of Hamilton, Hamilton.****BANK EXAMINER'S REPORT.**

October 19, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 16,200 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,159 04
Demand Loans.....	2,954 80	Due to Banks and Bankers in this	-----
Loans and Discounts.....	55,520 79	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	14,000 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	40,352 24
Bank.....	2,630 00	Savings Deposits.....	-----
Banking House.....	1,625 16	Demand Certificates.....	-----
Furniture and Fixtures.....	1,482 19	Time Certificates.....	15,019 92
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	972 65
State.....	6,290 61	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	13,331 11	Bills Payable, including Time Cer-	-----
Currency.....	4,816 00	tificates representing Borrowed	-----
Gold.....	25 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	281 20	All other Liabilities.....	-----
Checks and other Cash Items.....	831 54		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources Inc. Policy.....	-----		
Depositors Guarantee Fund.....	2,915 45		
<b>Total.....</b>	<b>\$ 92,703 85</b>	<b>Total.....</b>	<b>\$ 92,703 85</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 58,475 59
In Judgment.....	635 41	Doubtful.....	-----
Not in Suit.....	57,840 18	Worthless.....	-----
<b>Total.....</b>	<b>\$ 58,475 59</b>	<b>Total.....</b>	<b>\$ 58,475 59</b>

**Bank of Hamilton, Hamilton.****OFFICIAL STATEMENT.**

November 16, 1909.

C. H. Cook.....President. J. P. Williams.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,648 70	Capital Stock Paid In.....	\$ 16,200 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Overdrafts secured with Cotton.....	-----	penses and Taxes Paid.....	1,678 88
Bonds and Stocks owned by the	-----	Due to Banks and Bankers in this	-----
Bank.....	2,630 00	State.....	-----
Banking House.....	1,625 16	Due to Banks and Bankers in other	-----
Furniture and Fixtures.....	1,482 19	States.....	-----
Other Real Estate.....	-----	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this	-----	Individual Deposits subject to Check	42,061 66
State.....	15,005 78	Savings Deposits.....	-----
Due from Banks and Bankers in	-----	Demand Certificates.....	-----
other States.....	10,824 16	Time Certificates.....	15,019 92
Currency.....	4,780 00	Certified Checks.....	-----
Gold.....	90 00	Cashier's Checks.....	271 58
Silver, Nickels and Pennies.....	162 74	Due to Clearing House.....	-----
Checks and Cash Items.....	3,294 36	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid charged off.....	188 95	Money.....	-----
Depositor's Guarantee Fund.....	-----	Call Deposits.....	15,500 00
<b>Total.....</b>	<b>\$ 90,732 04</b>	<b>Total.....</b>	<b>\$ 90,732 04</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 50,430 70
In Judgment.....	218 00	Doubtful.....	218 00
Not in Suit.....	50,430 70	Worthless.....	-----
<b>Total.....</b>	<b>\$ 50,648 70</b>	<b>Total.....</b>	<b>\$ 50,648 70</b>

**Bank of Hampton, Hampton.****BANK EXAMINER'S REPORT.**

August 31, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	20,000 00
Loans on Personal Endorsement	-----	Undivided Profits less Current Ex-	
Miscellaneous Loans	-----	penses and Taxes Paid	3,111 89
Demand Loans	-----	Due to Banks and Bankers in this	
Loans and Discounts	97,486 17	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	76 74	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	33,350 36
Bank	2,000 00	Savings Deposits	-----
Banking House	-----	Demand Certificates	-----
Furniture and Fixtures	1,200 00	Time Certificates	4,160 00
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this		Cashier's Checks	-----
State	6,745 83	Due to Clearing House	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted	-----
other States	1,082 40	Bills Payable, including Time Cer-	
Currency	1,806 00	tificates representing Borrowed	
Gold	10 00	Money	25,000 00
Silver, Nickels and Pennies	215 11	All other Liabilities	-----
Checks and other Cash Items	-----		
Checks and Exchanges for the Clear-			
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 110,622 25	Total	\$ 110,622 25

**LOANS AND DISCOUNTS.**

In Suit	\$ 206 64	Good	\$ 97,279 53
In Judgment	-----	Doubtful	206 64
Not in Suit	97,279 53	Worthless	-----
Total	\$ 97,486 17	Total	\$ 97,486 17

**Bank of Hampton, Hampton.****OFFICIAL STATEMENT.**

November 16, 1909.

W. P. Wilson ..... President. W. D. Henderson ..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 77,611 00	Capital Stock Paid In	\$ 25,000 00
Demand Loans	-----	Surplus Fund	20,000 00
Overdrafts	-----	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	4,480 93
Bank	2,000 00	Due to Banks and Bankers in this	
Banking House	-----	State	-----
Furniture and Fixtures	1,200 00	Due to Banks and Bankers in other	
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this		Due Unpaid Dividends	-----
State	34,393 91	Individual Deposits subject to Check	83,040 89
Due from Banks and Bankers in		Savings Deposits	-----
other States	22,561 32	Demand Certificates	-----
Currency	2,017 00	Time Certificates	7,160 00
Gold	10 00	Certified Checks	-----
Silver, Nickels and Pennies	313 31	Cashier's Checks	324 72
Checks and Cash Items	-----	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	
Interest Paid	-----	tificates representing Borrowed	
Depositors Guarantee Fund	-----	Money	-----
Total	\$ 140,006 54	Total	\$ 140,006 54

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 77,611 00
In Judgment	90 21	Doubtful	-----
Not in Suit	77,520 79	Worthless	-----
Total	\$ 77,611 00	Total	\$ 77,611 00

**Bank of Haralson, Haralson.****BANK EXAMINER'S REPORT.**

October 27, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 12,600 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	532 29
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	6,238 28	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	6,926 11
Bank.....		Savings Deposits.....	
Banking House.....	1,224 48	Demand Certificates.....	
Furniture and Fixtures.....	1,641 94	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	7,541 62	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,450 44	Bills Payable, including Time Cer-	
Currency.....	1,839 00	tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	122 64	All other Liabilities.....	
Checks and other Cash Items.....		Unearned Interest.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 20,058 40	Total.....	\$ 20,058 40

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 6,238 28
In Judgment.....		Doubtful.....	
Not in Suit.....	6,238 28	Worthless.....	
Total.....	\$ 6,238 28	Total.....	\$ 6,238 28

**Bank of Haralson, Haralson.****OFFICIAL STATEMENT.**

November 16, 1909.

J. O. Norris.....President. E. A. Graham.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 16,423 86	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	1,747 06	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	950 36
Bank.....		Unearned Interest.....	
Banking House.....	1,232 04	Due to Banks and Bankers in this	
Furniture and Fixtures.....	1,648 59	State.....	
Other Real Estate.....		Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	
State.....	3,272 23	Due Unpaid Dividends.....	
Due from Banks and Bankers in		Individual Deposits subject to Check	11,055 90
other States.....	1,295 47	Savings Deposits.....	
Currency.....	1,300 00	Demand Certificates.....	
Gold.....		Time Certificates.....	
Silver, Nickels and Pennies.....		Certified Checks.....	
Checks and Cash Items.....	87 01	Cashier's Checks.....	
Exchanges for the Clearing House.....		Due to Clearing House.....	
Profit and Loss.....		Notes and Bills Rediscounted.....	
Interest Paid.....		Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....		tificates representing Borrowed	
		Money.....	
Total.....	\$ 27,006 26	Total.....	\$ 27,006 26

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 18,170 92
In Judgment.....		Doubtful.....	
Not in Suit.....	18,170 92	Worthless.....	
Total.....	\$ 18,170 92	Total.....	\$ 18,170 92

**Bank of Harlem, Harlem.****BANK EXAMINER'S REPORT.**

December 17, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 30,520 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	3,930 93
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	4,200 52
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	4,811 89	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	63,060 15	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check	64,827 32
Overdrafts, See Schedule.....	8,746 67	Savings Deposits.....	-----
Overdrafts secured by Cotton	-----	Demand Certificates.....	9,065 70
Bonds and Stocks owned by the Bank.....	-----	Time Certificates.....	-----
Banking House.....	2,257 94	Certified Checks.....	-----
Furniture and Fixtures.....	2,133 73	Cashier's Checks.....	168 25
Other Real Estate.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	16,858 76	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	10,652 33	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Currency.....	3,523 00	All other Liabilities.....	-----
Gold.....	40 00	Time Certificate representing borrowed money.....	-----
Silver, Nickels and Pennies.....	358 24		
Checks and other Cash Items.....	270 01		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 112,712 72</b>	<b>Total.....</b>	<b>\$ 112,712 72</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 2,071 90	Good.....	\$ 67,647 04
In Judgment.....	-----	Doubtful.....	225 00
Not in Suit.....	65,800 14	Worthless.....	-----
<b>Total.....</b>	<b>\$ 67,872 04</b>	<b>Total.....</b>	<b>\$ 67,872 04</b>

**Bank of Harlem, Harlem.****OFFICIAL STATEMENT.**

November 16, 1909.

F. H. Phillips.....President.		W. A. Winn.....Cashier.	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 63,192 58	Capital Stock Paid In.....	\$ 30,520 00
Demand Loans.....	5,910 89	Surplus Fund.....	3,930 93
Overdrafts.....	1,174 08	Undivided Profits, less Current Expenses and Taxes Paid.....	3,547 46
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	2,248 94	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	2,133 73	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check	55,199 23
Due from Banks and Bankers in this State.....	16,063 33	Savings Deposits.....	-----
Due from Banks and Bankers in other States.....	8,441 31	Demand Certificates.....	9,865 70
Currency.....	4,728 00	Time Certificates.....	-----
Gold.....	20 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	410 88	Cashier's Checks.....	1,340 54
Checks and Cash Items.....	80 12	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 104,403 86</b>	<b>Total.....</b>	<b>\$ 104,403 86</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 315 00	Good.....	\$ 68,878 47
In Judgment.....	675 00	Doubtful.....	225 00
Not in Suit.....	68,113 47	Worthless.....	-----
<b>Total.....</b>	<b>\$ 69,103 47</b>	<b>Total.....</b>	<b>\$ 69,103 47</b>

**Bank of Harrison, Harrison.****BANK EXAMINER'S REPORT.**

September 9, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R.E. ....	-----	Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	258 78
Demand Loans.....	773 57	Due to Banks and Bankers in this	
Loans and Discounts.....	34,072 06	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	263 61	States.....	-----
Overdrafts secured by Cotton.....	1,362 39	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	20,410 86
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,151 17	Demand Certificates.....	-----
Furniture and Fixtures.....	1,453 67	Time Certificates.....	2,188 06
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	10,160 56	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	4,562 28	Bills Payable, including Time Cer-	
Currency.....	123 00	tificates representing Borrowed	
Gold.....	-----	Money.....	18,000 00
Silver, Nickels and Pennies.....	98 46	All other Liabilities, Unearned Int.....	-----
Checks and other Cash Items.....	1,426 56	Title Guarantee Co.....	-----
Checks and Exchanges for the Clear-			
ing House.....	92 82		
Profit and Loss.....	817 55		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 57,357 70	Total.....	\$ 57,357 70

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 34,845 63
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	34,845 63	Worthless.....	-----
Total.....	\$ 34,845 63	Total.....	\$ 34,845 63

**Bank of Harrison, Harrison.****OFFICIAL STATEMENT.**

November 16, 1909.

J. A. McCrary.....President. J. N. Lanier.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 16,095 78	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	500 00	Surplus Fund.....	1,500 00
Overdrafts.....	14,528 87	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	714 86
Bank.....	-----	Unearned Interest.....	-----
Banking House.....	2,151 17	Due to Banks and Bankers in this	
Furniture and Fixtures.....	1,453 67	State.....	-----
Other Real Estate.....	-----	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	-----
State.....	22,788 84	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in		Individual Deposits subject to Check	45,320 90
other States.....	3,827 37	Savings Deposits.....	-----
Currency.....	2,025 00	Demand Certificates.....	-----
Gold.....	-----	Time Certificates.....	2,323 06
Silver, Nickels and Pennies.....	52 45	Certified Checks.....	-----
Checks and Cash Items.....	1,089 12	Cashier's Checks.....	-----
Exchanges for the Clearing House.....	-----	Due to Clearing House.....	-----
Profit and Loss.....	-----	Notes and Bills Rediscounted.....	-----
Interest Paid.....	346 55	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	
		Money.....	-----
Total.....	\$ 64,858 82	Total.....	\$ 64,858 82

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 16,595 78
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	16,595 78	Worthless.....	-----
Total.....	\$ 16,595 78	Total.....	\$ 16,595 78



**Farmers and Merchants Bank, Hartwell.****BANK EXAMINER'S REPORT.**

November 23, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,648 42
Demand Loans.....	7,234 67	Due to Banks and Bankers in this	
Loans and Discounts.....	98,161 58	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	4,107 76	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	60,033 27
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	6,202 38	Demand Certificates.....	-----
Furniture and Fixtures.....	2,484 11	Time Certificates.....	8,095 21
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	3 58
State.....	2,281 41	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	3,448 96	Bills Payable, including Time Cer-	
Currency.....	6,601 00	tificates representing Borrowed	
Gold.....	250 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	1,501 31	All other Liabilities.....	-----
Checks and other Cash Items.....	2,507 30		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 134,780 48</b>	<b>Total.....</b>	<b>\$ 134,780 48</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 6,422 01	Good.....	\$ 105,396 25
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	98,974 24	Worthless.....	-----
<b>Total.....</b>	<b>\$ 105,396 25</b>	<b>Total.....</b>	<b>\$ -----</b>

**Farmers and Merchants Bank, Hartwell.****OFFICIAL STATEMENT.**

November 16, 1909.

A. N. Alford.....President. J. H. Hodges.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 104,027 22	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	3,573 82	Surplus Fund.....	10,000 00
Overdrafts.....	4,098 70	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,149 78
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	6,202 38	State.....	-----
Furniture and Fixtures.....	2,484 11	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	7,932 65	Individual Deposits subject to Check	62,756 44
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	4,748 64	Demand Certificates.....	-----
Currency.....	6,053 00	Time Certificates.....	8,095 21
Gold.....	245 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,386 42	Cashier's Checks.....	43 76
Checks and Cash Items.....	1,727 27	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	1,565 98	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	10,000 00
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,541 91	Good.....	\$ 104,027 22
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	100,485 31	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ 104,027 22</b>

**Hartwell Bank, Hartwell.****BANK EXAMINER'S REPORT.**

November 24, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 40,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	9,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	6,960 05
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	87,294 97	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	8,660 99	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	80,418 50
Bank.....	.....	Savings Deposits.....	3,113 94
Banking House.....	7,000 00	Demand Certificates.....	.....
Furniture and Fixtures.....	1,450 00	Time Certificates.....	14,836 56
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	473 75
State.....	22,145 64	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	43,889 44	Bills Payable, including Time Cer-	
Currency.....	3,239 00	tificates representing Borrowed	
Gold.....	95 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	247 10	All other Liabilities.....	530 62
Checks and other Cash Items.....	1,311 28		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
<b>Total.....</b>	<b>\$ 175,333 42</b>	<b>Total.....</b>	<b>\$ 175,333 42</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,495 72	Good.....	\$ 87,294 97
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	83,799 25	Worthless.....	.....
<b>Total.....</b>	<b>\$ 87,294 97</b>	<b>Total.....</b>	<b>\$ .....</b>

**Hartwell Bank, Hartwell.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Williams.....President J. G. Craft.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 84,009 30	Capital Stock Paid In.....	\$ 40,000 00
Demand Loans.....	2,931 97	Surplus Fund.....	9,000 00
Overdrafts.....	7,497 37	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	8,145 22
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	7,000 00	State.....	.....
Furniture and Fixtures.....	1,450 00	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	28,370 39	Individual Deposits subject to Check	87,424 63
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	48,576 07	Demand Certificates.....	.....
Currency.....	3,315 00	Time Certificates.....	14,797 06
Gold.....	95 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	382 09	Cashier's Checks.....	856 33
Checks and Cash Items.....	181 02	Bills Payable, including Time Cer-	
Exchanges For the Clearing House.....	.....	tificates representing Borrowed	
Profit and Loss.....	.....	Money.....	25,000 00
Interest Paid.....	1,415 03		
<b>Total.....</b>	<b>\$ 185,223 24</b>	<b>Total.....</b>	<b>\$ 185,223 24</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,836 45	Good.....	\$ 86,931 27
In Judgment.....	848 72	Doubtful.....	.....
Not in Suit.....	84,256 10	Worthless.....	10 00
<b>Total.....</b>	<b>\$ 86,941 27</b>	<b>Total.....</b>	<b>\$ 86 941 27</b>

## Peoples Bank, Hartwell.

## BANK EXAMINER'S REPORT.

November 24, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid in.....	\$ 26,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,367 44
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	45,027 51	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	7,065 65	States.....	3,833 88
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	19,930 39
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	5,186 38	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	7,939 28	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1 62	Bills Payable, including Time Cer-	-----
Currency.....	426 00	tificates representing Borrowed	-----
Gold.....	80 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	243 12	All other Liabilities.....	-----
Checks and other Cash Items.....	162 15		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 66,131 71	Total.....	\$ 66,131 71

## LOANS AND DISCOUNTS.

In Suit.....	\$ 55 00	Good.....	\$ 45,027 51
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	44,972 51	Worthless.....	-----
Total.....	\$ 45,027 51	Total.....	\$ -----

## Peoples Bank, Hartwell.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Jan. 1909		Begun Business April 1909.	
A. M. Tassley.....	President	Clarence Linder.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 46,263 01	Capital Stock Paid In.....	\$ 26,000 00
Demand Loans.....	1,937 78	Surplus Fund.....	-----
Overdrafts.....	3,897 81	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	738 55
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	367 69
Furniture and Fixtures.....	5,870 58	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	18,472 47
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,674 63	Demand Certificates.....	-----
Currency.....	758 00	Time Certificates.....	-----
Gold.....	30 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	182 31	Cashier's Checks.....	-----
Checks and Cash Items.....	805 60	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	17,841 01
Total.....	\$ 63,419 72	Total.....	\$ 63,419 72

## LOANS AND DISCOUNTS.

In Suit.....	\$ 55 00	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Hawkinsville Bank and Trust Co., Hawkinsville.****BANK EXAMINER'S REPORT.**

September 13, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	190,368 24	penses and Taxes Paid.....	44,188 15
Demand Loans.....	52,057 48	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	3,048 55	States.....	-----
Overdrafts secured by Cotton.....	3,215 53	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	86,808 21
Bank.....	21,020 00	Savings Deposits.....	-----
Banking House.....	2,583 35	Demand Certificates.....	7,088 65
Furniture and Fixtures.....	-----	Time Certificates.....	49,641 61
Other Real Estate.....	2,042 82	Certified Checks.....	152 29
Due from Banks and Bankers in this	-----	Cashier's Checks.....	6 60
State.....	20,761 54	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	101,945 63
other States.....	34,037 29	Bills Payable, including Time Cer-	-----
Currency.....	5,185 00	tificates representing Borrowed	-----
Gold.....	2,250 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	906 51	All other Liabilities.....	-----
Checks and other Cash Items.....	3,372 81		
Checks and Exchanges for the Clear-	-----		
ing House.....	1,355 37		
Profit and Loss.....	2,626 65		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 344,831 14	Total.....	\$ 344,831 14

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 473 72	Good.....	\$ 242,037 00
In Judgment.....	-----	Doubtful.....	388 72
Not in Suit.....	241,952 00	Worthless.....	-----
Total.....	\$ 242,425 72	Total.....	\$ -----

**Hawkinsville Bank and Trust Co., Hawkinsville.****OFFICIAL STATEMENT.**

November 16, 1909.

E. J. Henry.....President R. A. Pate.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 122,717 35	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	58,253 49	Surplus Fund.....	7,705 44
Overdrafts.....	3,115 56	Undivided Profits, less Current Ex-	37,837 47
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	-----
Bank.....	21,020 00	Due to Banks and Bankers in this	-----
Banking House.....	2,583 35	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	-----
Other Real Estate.....	2,042 82	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	12,999 38	Individual Deposits subject to Check	95,624 69
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	30,154 89	Demand Certificates.....	14,416 38
Currency.....	2,864 00	Time Certificates.....	61,907 69
Gold.....	1,440 00	Certified Checks.....	11 60
Silver, Nickels and Pennies.....	2,182 65	Cashier's Checks.....	20 00
Checks and Cash Items.....	5,969 76	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	1,961 56	Notes and Bills Rediscounted.....	7,235 06
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Advances on Cotton.....	7,453 52	Money.....	-----
Total.....	\$ 274,758 33	Total.....	\$ 274,758 33

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 178,970 84
In Judgment.....	-----	Doubtful.....	2,000 00
Not in Suit.....	180,970 84	Worthless.....	-----
Total.....	\$ 180,970 84	Total.....	\$ 180,970 84

**Planters Bank, Hawkinsville.****BANK EXAMINER'S REPORT.**

September 11, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	211,178 70	penses and Taxes Paid	65,977 01
Demand Loans	42,943 14	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	2,971 56	States	-----
Overdrafts secured by Cotton	94,553 89	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	144,714 52
Bank	3,500 00	Savings Deposits	-----
Banking House	3,000 00	Demand Certificates	14,604 05
Furniture and Fixtures	-----	Time Certificates	37,207 23
Other Real Estate	5,686 86	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	-----
State	13,414 45	Due to Clearing House	6,418 47
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	108,754 58
other States	22,946 38	Bills Payable, including Time Cer-	-----
Currency	1,269 00	tificates representing Borrowed	-----
Gold	85 00	Money	-----
Silver, Nickels and Pennies	1,595 15	All other Liabilities	-----
Checks and other Cash Items	453 95		
Checks and Exchanges for the Clear-	-----		
ing House	24,077 78		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 427,675 86	Total	\$ 427,675 86

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 254,121 84
In Judgment	-----	Doubtful	-----
Not in Suit	254,121 84	Worthless	-----
Total	\$ 254,121 84	Total	\$ 254,121 84

**Planters Bank, Hawkinsville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Coney.....President. N. A. Jells.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 106,460 51	Capital Stock Paid In	\$ 50,000 00
Demand Loans	45,443 40	Surplus Fund	-----
Overdrafts	6,123 38	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	68,748 65
Bank	3,500 00	Due to Banks and Bankers in this	-----
Banking House	-----	State	-----
Furniture and Fixtures	3,000 00	Due to Banks and Bankers in other	-----
Other Real Estate	4,986 86	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	81,176 97	Individual Deposits subject to Check	174,040 66
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	29,607 95	Demand Certificates	28,805 38
Currency	7,456 00	Time Certificates	46,084 09
Gold	65 00	Certified Checks	-----
Silver, Nickels and Pennies	3,005 04	Cashier's Checks	-----
Checks and Cash Items	5,452 05	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	-----	tificates representing Borrowed	-----
Advances on Cotton	71,392 62	Money	-----
Total	\$ 367,678 78	Total	\$ 367,678 78

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 149,912 91
In Judgment	-----	Doubtful	2,000 00
Not in Suit	151,912 91	Worthless	-----
Total	\$ 151,912 91	Total	\$ 151,912 91

**Bank of Hazlehurst, Hazlehurst.****BANK EXAMINER'S REPORT.**

October 5, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R.E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Expenses and Taxes Paid.....	203 01
Miscellaneous Loans.....	47,775 78	Due to Banks and Bankers in this State.....	
Demand Loans.....		Due to Banks and Bankers in other States.....	5,000 00
Loans and Discounts.....		Due Unpaid Dividends.....	
Loans on one name party.....		Individual Deposits subject to Check Savings Deposits.....	36,826 75
Overdrafts, See Schedule.....	249 88	Demand Certificates.....	7,128 35
Overdrafts secured by Cotton.....		Time Certificates.....	
Bonds and Stocks owned by the Bank.....		Certified Checks.....	
Banking House.....	4,842 42	Cashier's Checks.....	1,457 64
Furniture and Fixtures.....	1,448 19	Due to Clearing House.....	
Other Real Estate.....		Notes and Bills Rediscounted.....	
Due from Banks and Bankers in this State.....	7,498 82	Bills Payable, including Time Certificates representing Borrowed Money.....	12,500 00
Due from Banks and Bankers in other States.....	7,346 79	All other Liabilities.....	
Currency.....	1,988 00	Unpaid Capital Stock and Surplus.....	
Gold.....	45 00		
Silver, Nickels and Pennies.....	127 70		
Checks and other Cash Items.....	3,920 97		
Checks and Exchanges for the Clearing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources, Ins. Fund.....			
Stock Notes.....			
Stock Subscriptions.....			
Interest on Stock Notes.....			
Depositors Guarantee Fund.....	2,872 20		
<b>Total.....</b>	<b>\$ 78,115 75</b>	<b>Total.....</b>	<b>\$ 78,115 75</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 386 52	Good.....	\$ 47,775 78
In Judgment.....		Doubtful.....	
Not in Suit.....	47,389 26	Worthless.....	
<b>Total.....</b>	<b>\$ 47,775 78</b>	<b>Total.....</b>	<b>\$ 47,775 78</b>

**Bank of Hazlehurst, Hazlehurst.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Hinson.....

President.

T. R. Knight.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 67,536 44	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	1,382 48	Undivided Profits, less Current Expenses and Taxes Paid.....	2,522 95
Cotton.....		Due to Banks and Bankers in this State.....	
Banking House.....	4,842 42	Due to Banks and Bankers in other States.....	
Furniture and Fixtures.....	1,448 19	Due Unpaid Dividends.....	
Other Real Estate.....		Individual Deposits subject to Check Savings Deposits.....	55,570 79
Due from Banks and Bankers in this State.....	469 93	Demand Certificates.....	
Due from Banks and Bankers in other States.....	8,240 64	Time Certificates.....	8,438 35
Currency.....	3,972 00	Certified Checks.....	
Gold.....		Cashier's Checks.....	236 51
Silver, Nickels and Pennies.....	154 62	Due to Clearing House.....	
Checks and Cash Items.....		Notes and Bills Rediscounted.....	7,500 00
Exchanges for the Clearing House.....		Bills Payable, including Time Certificates representing Borrowed Money.....	
Profit and Loss.....			
Interest Paid.....	1,221 88		
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 89,268 60</b>	<b>Total.....</b>	<b>\$ 89,268 60</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 181 00	Good.....	\$ 67,536 44
In Judgment.....	169 00	Doubtful.....	
Not in Suit.....	67,186 44	Worthless.....	
<b>Total.....</b>	<b>\$ 67,536 44</b>	<b>Total.....</b>	<b>\$ 67,536 44</b>

## Citizens Bank, Hazlehurst.

## BANK EXAMINER'S REPORT.

October 5, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	60,713 35	penses and Taxes Paid.....	397 83
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....	68 62	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	29,115 20
Bank.....		Savings Deposits.....	
Banking House.....	4,000 00	Demand Certificates.....	
Furniture and Fixtures.....	2,931 99	Time Certificates.....	18,040 00
Other Real Estate.....	5,276 64	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	519 30
State.....	11,031 96	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	4,880 35	Bills Payable, including Time Cer-	
Currency.....	2,480 00	tificates representing Borrowed	
Gold.....	225 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	683 73	All other Liabilities.....	
Checks and other Cash Items.....	780 69		
Checks and Exchanges for the			
Clearing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 93,072 33	Total.....	\$ 93,072 33

## LOANS AND DISCOUNTS.

In Suit.....	\$ 828 58	Good.....	\$ 57,713 35
In Judgment.....		Doubtful.....	3,000 00
Not in Suit.....	59,884 77	Worthless.....	
Total.....	\$ 60,713 35	Total.....	\$ 60,713 35

## Citizens Bank, Hazlehurst.

## OFFICIAL STATEMENT.

November 16, 1909.

L. W. Johnson.....President.

T. R. Moore.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,430 85	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	1,650 00	Surplus Fund.....	
Overdrafts.....	982 64	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	350 11
Bank.....		Due to Banks and Bankers in this	
Banking House.....	4,000 00	State.....	
Furniture and Fixtures.....	2,931 99	Due to Banks and Bankers in other	
Other Real Estate.....	5,298 30	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	8,494 66	Individual Deposits subject to Check	30,131 89
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,837 77	Demand Certificates.....	
Currency.....	2,934 00	Time Certificates.....	19,440 00
Gold.....	255 00	Certified Checks.....	
Silver, Nickels and Pennies.....	716 20	Cashier's Checks.....	218 17
Checks and Cash Items.....	608 76	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 80,140 17	Total.....	\$ 80,140 17

## LOANS AND DISCOUNTS.

In Suit.....	\$ 600 00	Good.....	\$ 44,021 00
In Judgment.....		Doubtful.....	8,059 85
Not in Suit.....	51,480 85	Worthless.....	
Total.....	\$ 52,080 85	Total.....	\$ 52,080 85

## Citizens Bank, Helena.

## BANK EXAMINER'S REPORT.

September 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	14,653 55	penses and Taxes Paid.....	924 13
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	7,885 11
Bank.....		Savings Deposits.....	
Banking House.....	2,000 00	Demand Certificates.....	
Furniture and Fixtures.....	1,977 57	Time Certificates.....	100 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	7,190 98	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscouted.....	
other States.....	2,398 27	Bills Payable, including Time Cer-	
Currency.....	194 00	tificates representing Borrowed	
Gold.....	20 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	371 27	All other Liabilities.....	
Checks and other Cash Items.....	103 60		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 28,909 24	Total.....	\$ 28,909 24

## LOANS AND DISCOUNTS.

In Suit.....	\$ 1,032 81	Good.....	\$ 13,620 74
In Judgment.....		Doubtful.....	1,032 81
Not in Suit.....	13,620 74	Worthless.....	
Total.....	\$ 14,653 55	Total.....	\$ 14,653 55

## Citizens Bank, Helena.

## OFFICIAL STATEMENT.

November 16, 1909.

L. O. Benton..... President. Paul Drew..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 8,975 18	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	185 63	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,251 08
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,000 00	State.....	
Furniture and Fixtures.....	1,977 57	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	4,057 31	Individual Deposits subject to Check	7,983 91
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	5,710 35	Demand Certificates.....	
Currency.....	3,085 67	Time Certificates.....	100 00
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....		Cashier's Checks.....	1,698 39
Checks and Cash Items.....		Clearing House Certificates.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscouted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	41 67	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 26,033 38	Total.....	\$ 26,033 38

## LOANS AND DISCOUNTS.

In Suit.....	\$ 1,026 10	Good.....	\$ 8,501 81
In Judgment.....	487 60	Doubtful.....	307 65
Not in Suit.....	7,461 48	Worthless.....	165 72
Total.....	\$ 8,975 18	Total.....	\$ 8,975 18



**Bank of Hiawassee, Hiawassee.****BANK EXAMINER'S REPORT.**

September 11, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	3,950 00	Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	9,940 86	penses and Taxes Paid.....	79 41
Demand Loans.....	94 67	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	308 66	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3 10	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	10,436 93
Bank.....		Savings Deposits.....	
Banking House.....	2,239 65	Demand Certificates.....	
Furniture and Fixtures.....	1,172 67	Time Certificates.....	1,881 94
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	4,637 40	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,285 14	Bills Payable, including Time Cer-	
Currency.....		tificates representing Borrowed	
Silver, Nickels and Pennies.....		Money.....	
Checks and other Cash Items.....		All other Liabilities.....	
Checks and Exchanges for the Clear-			
ing House.....	1,144 43		
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,702 70		
Insurance.....	120 00		
Total.....	\$ 27,398 28	Total.....	\$ 27,398 28

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 14,093 19
In Judgment.....		Doubtful.....	
Not in Suit.....	14,093 19	Worthless.....	
Total.....	\$ 14,093 19	Total.....	\$ 14,093 19

**Bank of Hiawassee, Hiawassee.****OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Johnson.....President. W. O. Sparks.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 18,747 58	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	3,700 00	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	18 90
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,239 65	State.....	
Furniture and Fixtures.....	1,191 41	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	2,847 96	Individual Deposits subject to Check	14,898 42
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	4,326 33	Demand Certificates.....	
Currency.....	1,200 00	Time Certificates.....	5,024 11
Gold.....	325 00	Certified Checks.....	
Silver, Nickels and Pennies.....	363 50	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 34,941 43	Total.....	\$ 34,941 43

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 22,447 58
In Judgment.....		Doubtful.....	
Not in Suit.....	22,447 58	Worthless.....	
Total.....	\$	Total.....	\$ 22,447 58

**Bank of Hiram, Hiram.****BANK EXAMINER'S REPORT.**

October 1, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	2,285 56
Demand Loans.....	3,175 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	30,933 02	State.....	-----
Loans on one name party.....	102 11	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	28,588 89
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,911 32	Demand Certificates.....	-----
Furniture and Fixtures.....	1,584 26	Time Certificates.....	7,194 62
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,270 16
State.....	8,730 70	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	4,075 69	Bills Payable, including Time Cer-	-----
Currency.....	3,289 00	tificates representing Borrowed	-----
Gold.....	105 00	Money.....	-----
Silver, Nickels and Pennies.....	350 10	All other Liabilities.....	-----
Checks and other Cash Items.....	83 03	Discount and Interest.....	-----
Checks and Exchanges for the Clear-	-----	Premium on Exchange.....	-----
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Total.....	\$ 54,339 23	Total.....	\$ 54,339 23

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 34,108 02
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	34,108 02	Worthless.....	-----
Total.....	\$ 34,108 02	Total.....	\$ 34,108 02

**Bank of Hiram, Hiram.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. D. Walker.....

President .

W. F. Byrd.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 29,935 49	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	3,902 59	Surplus Fund.....	-----
Overdrafts.....	62 24	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,149 51
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,911 32	State.....	-----
Furniture and Fixtures.....	1,584 26	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,055 63	Individual Deposits subject to Check	23,944 20
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,359 07	Demand Certificates.....	-----
Currency.....	2,800 00	Time Certificates.....	8,037 23
Gold.....	130 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	795 84	Cashier's Checks.....	201 16
Checks and Cash Items.....	70 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	725 66	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 50,332 10	Total.....	\$ 50,332 10

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 33,838 08
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	33,838 08	Worthless.....	-----
Total.....	\$ 33,838 08	Total.....	\$ 33,838 08

**Hogansville Banking Co., Hogansville.****BANK EXAMINER'S REPORT.**

October 11, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.		Surplus Fund	12,500 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	4,977 55
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	6,802 03	Due to Banks and Bankers in other States	
Loans and Discounts	70,043 52	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check Savings Deposits	60,705 31
Overdrafts, See Schedule	1,453 48	Demand Certificates	
Overdrafts secured by Cotton	25,459 97	Time Certificates	2,615 90
Bonds and Stocks owned by the Bank		Certified Checks	
Banking House		Cashier's Checks	277 04
Furniture and Fixtures	2,028 33	Due to Clearing House	
Other Real Estate		Notes and Bills Rediscounted	
Due from Banks and Bankers in this State	18,566 83	Bills Payable, including Time Certificates representing Borrowed Money	26,000 00
Due from Banks and Bankers in other States	5,360 57	All other Liabilities	
Currency	1,060 00		
Gold	275 00		
Silver, Nickels and Pennies	192 90		
Checks and other Cash Items	1,033 17		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 132,075 80</b>	<b>Total</b>	<b>\$ 132,075 80</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 76,645 55
In Judgment		Doubtful	
Not in Suit	76,645 55	Worthless	
<b>Total</b>	<b>\$ 76,645 55</b>	<b>Total</b>	<b>\$ 76,645 55</b>

**Hogansville Banking Co., Hogansville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Askew.....President. W. E. Johnson.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 54,861 30	Capital Stock Paid In	\$ 25,000 00
Demand Loans	27,234 82	Surplus Fund	12,500 00
Overdrafts	23,286 93	Undivided Profits, less Current Expenses and Taxes Paid	6,422 16
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House		Due to Banks and Bankers in other States	
Furniture and Fixtures	2,028 33	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check Savings Deposits	73,613 47
Due from Banks and Bankers in this State	20,200 43	Demand Certificates	2,000 00
Due from Banks and Bankers in other States	3,058 92	Time Certificates	2,191 25
Currency	5,083 00	Certified Checks	
Gold	260 00	Cashier's Checks	
Silver, Nickels and Pennies	510 70	Due to Clearing House	
Checks and Cash Items	274 75	Notes and Bills Rediscounted	
Exchanges for the Clearing House		Bills Payable, including Time Certificates representing Borrowed Money	16,000 00
Profit and Loss			
Interest Paid	927 70		
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 137,726 88</b>	<b>Total</b>	<b>\$ 137,726 88</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 81,733 12
In Judgment		Doubtful	363 00
Not in Suit	82,096 12	Worthless	
<b>Total</b>	<b>\$ 82,096 12</b>	<b>Total</b>	<b>\$ 82,096 12</b>

**Merchants and Farmers Bank, Hogansville.****BANK EXAMINER'S REPORT.**

October 9, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	798 24
Demand Loans.....	12,960 97	Due to Banks and Bankers in this	
Loans and Discounts.....	45,477 60	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	7,162 31	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	44,799 75
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,884 37	Time Certificates.....	2,266 05
Other Real Estate.....	3,050 00	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	217 81
State.....	8,847 33	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	28,629 83	Bills Payable, including Time Cer-	
Collection Account.....	59 84	tificates representing Borrowed	
Currency.....	1,153 00	Money.....	20,000 00
Gold.....	580 00	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	195 46		
Checks and other Cash Items.....	5,049 26		
Cotton Checks.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
Hogansville Quarry Co.....	3,031 88		
Total.....	\$ 118,081 85	Total.....	\$ 118,081 85

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,938 07	Good.....	\$ 53,298 57
In Judgment.....	287 87	Doubtful.....	5,000 00
Not in Suit.....	56,212 63	Worthless.....	140 00
Total.....	\$ 58,438 57	Total.....	\$ 58,438 57

**Merchants and Farmers Bank, Hogansville.****OFFICIAL STATEMENT.**

November 16, 1909.

C. V. Truitt.....President      H. B. Darden.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,482 18	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	13,912 75	Surplus Fund.....	25,000 00
Overdrafts.....	30,498 41	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,979 68
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,884 37	Due to Banks and Bankers in other	
Other Real Estate.....	3,050 00	States.....	10 65
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	10,567 58	Individual Deposits subject to Check	48,918 20
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	2,995 80	Demand Certificates.....	-----
Currency.....	3,406 00	Time Certificates.....	4,066 05
Gold.....	590 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,438 38	Cashier's Checks.....	231 85
Checks and Cash Items.....	483 68	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	897 28	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 105,206 43	Total.....	\$ 105,206 43

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,938 07	Good.....	\$ 45,971 10
In Judgment.....	287 87	Doubtful.....	3,423 83
Not in Suit.....	47,168 99	Worthless.....	-----
Total.....	\$ 49,394 93	Total.....	\$ 49,394 93

**Bank of Homerville, Homerville.****BANK EXAMINER'S REPORT.**

September 23, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 9,071 95	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	9,018 86	Surplus Fund.....	4,195 24
Loans on Personal Endorsement.....	19,354 35	Undivided Profits, less Current Expenses and Taxes Paid.....	1,120 74
Miscellaneous Loans.....	5,417 56	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	2,321 61	Individual Deposits subject to Check Savings Deposits.....	21,503 27
Overdrafts, See Schedule.....	1,486 47	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	16,023 98
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	1,633 75	Cashier's Checks.....	42 01
Furniture and Fixtures.....	1,509 09	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	3,006 69	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Due from Banks and Bankers in other States.....	1,189 32	All other Liabilities.....	-----
Currency.....	812 00		
Gold.....	705 00		
Silver, Nickels and Pennies.....	502 85		
Checks and other Cash Items.....	909 06		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	946 68		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 57,885 24	Total.....	\$ 57,885 24

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 25 00	Good.....	\$ 45,184 33
In Judgment.....	193 36	Doubtful.....	-----
Not in Suit.....	44,965 97	Worthless.....	-----
Total.....	\$ 45,184 33	Total.....	\$ 45,184 33

**Bank of Homerville, Homerville.****OFFICIAL STATEMENT.**

November 16, 1909.

H. J. Peaglers..... President. J. F. Hughes..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 46,148 53	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	4,195 24
Overdrafts.....	3,228 80	Undivided Profits, less Current Expenses and Taxes Paid.....	23 85
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	1,633 75	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,509 09	Due Unpaid Dividends.....	750 00
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	27,606 91
Due from Banks and Bankers in this State.....	10,694 91	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	492 87	Time Certificates.....	17,987 60
Currency.....	1,042 00	Certified Checks.....	-----
Gold.....	550 00	Cashier's Checks.....	158 66
Silver, Nickels and Pennies.....	104 34	Due to Clearing House.....	-----
Checks and Cash Items.....	317 97	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profit and Loss.....	-----		
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 65,722 26	Total.....	\$ 65,722 26

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 513 47	Good.....	\$ 513 47
In Judgment.....	320 59	Doubtful.....	-----
Not in Suit.....	192 88	Worthless.....	-----
Total.....	\$ 513 47	Total.....	\$ 513 47

**Bank of Hoschton, Hoschton.****BANK EXAMINER'S REPORT.**

November 2, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	6,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	45,432 06	penses and Taxes Paid.....	1,085 21
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	306 54	States.....	-----
Overdrafts secured by Cotton.....	2,878 41	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	24,905 92
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,630 00	Demand Certificates.....	-----
Furniture and Fixtures.....	2,407 91	Time Certificates.....	6,682 34
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	486 02
State.....	12,447 68	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,459 42	Bills Payable, including Time Cer-	-----
Currency.....	1,467 00	tificates representing Borrowed	-----
Gold.....	713 00	Money.....	-----
Silver, Nickels and Pennies.....	417 47	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 69,159 49	Total.....	\$ 69,159 49

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 45,432 06
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	45,432 06	Worthless.....	-----
Total.....	\$ 45,432 06	Total.....	\$ 45,432 06

**Bank of Hoschton, Hoschton.****OFFICIAL STATEMENT.**

November 16, 1909.

W. M. Smith..... President      B. F. Wilson..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 39,359 02	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	-----	Surplus Fund.....	6,000 00
Overdrafts (Cotton).....	4,984 02	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,136 21
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,630 00	State.....	-----
Furniture and Fixtures.....	2,407 91	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	6,219 04	Individual Deposits subject to Check	18,852 03
Due from Banks and Bankers in	-----	Time Certificates.....	6,082 34
other States.....	1,047 98	Cashier's Checks.....	69 93
Currency.....	5,103 00	Due to Clearing House.....	-----
Gold.....	713 00	Notes and Bills Rediscounted.....	-----
Silver, Nickels and Pennies.....	586 88	Bills Payable, including Time Cer-	-----
Checks and Cash Items.....	84 67	tificates representing Borrowed	-----
Exchanges for the Clearing House.....	-----	Money.....	-----
Profit and Loss.....	-----	Savings Deposits.....	-----
Interest Paid.....	-----	Reserve Account.....	-----
Depositors Guarantee Fund.....	-----	Discounts and Exchange.....	-----
Total.....	\$ 62,140 51	Total.....	\$ 62,140 51

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 39,359 02
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	39,359 02	Worthless.....	-----
Total.....	\$ 39,359 02	Total.....	\$ 39,359 02

**Citizens Bank, Iron City.****BANK EXAMINER'S REPORT.**

October 20, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 18,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	2,600 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	28,484 55	penses and Taxes Paid.....	550 61
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	355 55	States.....	
Bonds and Stocks owned by the		Due Unpaid Dividends.....	
Bank.....		Individual Deposits subject to Check	41,230 68
Banking House.....	2,215 31	Savings Deposits.....	
Furniture and Fixtures.....	2,556 19	Demand Certificates.....	
Other Real Estate.....		Time Certificates.....	14,188 80
Due from Banks and Bankers in this		Certified Checks.....	
State.....	28,425 41	Cashier's Checks.....	981 17
Due from Banks and Bankers in		Due to Clearing House.....	
other States.....	13,656 67	Notes and Bills Rediscounted.....	
Currency.....	958 00	Bills Payable, including Time Cer-	
Gold.....	102 50	tificates representing Borrowed	
Silver, Nickels and Pennies.....	731 56	Money.....	
Checks and other Cash Items.....	65 52	All other Liabilities.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 77,551 26</b>	<b>Total.....</b>	<b>\$ 77,551 26</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,461 20	Good.....	\$ 28,175 55
In Judgment.....		Doubtful.....	309 00
Not in Suit.....	27,023 35	Worthless.....	
<b>Total.....</b>	<b>\$ 28,484 55</b>	<b>Total.....</b>	<b>\$ 28,484 55</b>

**Citizens Bank, Iron City.****OFFICIAL STATEMENT.**

November 16, 1909.

J. A. B. Sikes.....President. W. P. Dunn.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,691 76	Capital Stock Paid In.....	\$ 18,000 00
Demand Loans.....		Surplus Fund.....	2,600 00
Overdrafts.....	2,963 13	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,506 60
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,215 31	State.....	
Furniture and Fixtures.....	2,556 19	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	25,606 56	Individual Deposits subject to Check	34,992 64
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	6,187 45	Demand Certificates.....	
Currency.....	1,708 00	Time Certificates.....	14,236 67
Gold.....	97 50	Certified Checks.....	
Silver, Nickels and Pennies.....	537 11	Cashier's Checks.....	12 66
Checks and Cash Items.....	66 95	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	718 61	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 71,348 57</b>	<b>Total.....</b>	<b>\$ 71,348 57</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,385 60	Good.....	\$ 28,189 36
In Judgment.....		Doubtful.....	400 00
Not in Suit.....	27,306 16	Worthless.....	102 40
<b>Total.....</b>	<b>\$ 28,691 76</b>	<b>Total.....</b>	<b>\$ 28,691 76</b>

**Bank of Irwinville, Irwinville.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	2,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	4,042 80
Miscellaneous Loans.....	42,349 22	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	20,858 78
Overdrafts, See Schedule.....	9 79	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	9,326 78
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	1,379 02	Cashier's Checks.....	540 81
Furniture and Fixtures.....	1,943 46	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	7,272 09	Bills payable, including Time Certificates representing Borrowed Money.....	5,545 00
Due from Banks and Bankers in other States.....	1,889 84	All other Liabilities.....	-----
Currency.....	35 00		
Gold.....	270 00		
Silver, Nickels and Pennies.....	190 38		
Checks and other Cash Items.....	1,985 37		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 57,314 17</b>	<b>Total.....</b>	<b>\$ 57,314 17</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 6,080 81	Good.....	\$ 39,156 69
In Judgment.....	1,402 20	Doubtful.....	-----
Not in Suit.....	34,866 21	Worthless.....	3,192 53
<b>Total.....</b>	<b>\$ 42,349 22</b>	<b>Total.....</b>	<b>\$ 42,349 22</b>

**Bank of Irwinville, Irwinville.****OFFICIAL STATEMENT.**

November 16, 1909.

James B. Clements.....President.

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,232 59	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	6,753 53	Surplus Fund.....	2,000 00
Overdrafts.....	187 78	Undivided Profits, less Current Expenses and Taxes Paid.....	4,689 67
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	1,379 02	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,943 46	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	24,473 01
Due from Banks and Bankers in this State.....	7,241 71	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	2,528 33	Time Certificates.....	4,921 78
Currency.....	1,792 00	Certified Checks.....	-----
Gold.....	294 50	Cashier's Checks.....	356 44
Silver, Nickels and Pennies.....	101 14	Due to Clearing House.....	-----
Checks and Cash Items.....	-----	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profit and Loss.....	-----		
Interest Paid.....	986 84		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 51,440 99</b>	<b>Total.....</b>	<b>\$ 51,440 90</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>



**Jackson Banking Co., Jackson.****BANK EXAMINER'S REPORT.**

July 19, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	7,000 62
Demand Loans.....	12,446 07	Due to Banks and Bankers in this	
Loans and Discounts.....	108,186 04	State.....	2,007 69
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	16,159 78	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	76,289 04
Bank.....	7,584 37	Savings Deposits.....	18,232 14
Banking House.....	2,500 00	Demand Certificates.....	-----
Furniture and Fixtures.....	2,819 67	Time Certificates.....	20,646 87
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	14 44
State.....	16,394 12	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	11,051 40
other States.....	18,670 04	Bills Payable, including Time Cer-	
Currency.....	2,688 00	tificates representing Borrowed	
Gold.....	10 00	Money.....	-----
Silver, Nickels and Pennies.....	949 87	All other Liabilities.....	-----
Checks and other Cash Items.....	245 73	Now Cashed Out.....	-----
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources Expense in Suit			
Against County.....	1,588 51		
Total.....	\$ 190,242 20	Total.....	\$ 190,242 20

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 120,632 11
In Judgment.....	16,528 05	Doubtful.....	-----
Not in Suit.....	104,104 06	Worthless.....	-----
Total.....	\$ 120,632 11	Total.....	\$ 120,632 11

**Jackson Banking Co., Jackson.****OFFICIAL STATEMENT.**

November 16, 1909.

F. S. Etheridge.....President

T. B. McMichael.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 119,574 00	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	-----	Surplus Fund.....	5,000 00
Overdrafts.....	56,950 60	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	9,280 16
Bank.....	7,584 37	Due to Banks and Bankers in this	
Banking House.....	2,500 00	State.....	2,417 27
Furniture and Fixtures.....	2,819 67	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	9,024 92	Individual Deposits subject to Check	98,629 53
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	5,177 52	Demand Certificates.....	16,844 53
Currency.....	2,975 00	Time Certificates.....	25,490 17
Gold.....	355 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	317 07	Cashier's Checks.....	1,648 94
Checks and Cash Items.....	1,348 97	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	683 48	tificates representing Borrowed	
Accounts Receivable.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----		
Total.....	\$ 209,310 60	Total.....	\$ 209,310 60

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 16,528 05	Good.....	\$ 119,574 00
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	103,045 95	Worthless.....	-----
Total.....	\$ 119,574 00	Total.....	\$ 119,574 00

**Pickens County Bank, Jasper.****BANK EXAMINER'S REPORT.**

September 15, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	3,216 73	Surplus Fund.....	
Loans on Personal Endorsement.....	2,433 16	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	5,649 89	penses and Taxes Paid.....	36 86
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	10,584 98
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	1,351 21
Furniture and Fixtures.....	1,744 94	Time Account.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	14,130 48	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	937 11	Bills Payable, including Time Cer-	
Currency.....	2,500 00	tificates representing Borrowed	
Gold.....	480 00	Money.....	
Silver, Nickels and Pennies.....	1,531 63	All other Liabilities, Overs and	
Checks and other Cash Items.....		Shorts.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 26,973 05	Total.....	\$ 26,973 05

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 5,649 89
In Judgment.....		Doubtful.....	
Not in Suit.....	5,649 89	Worthless.....	
Total.....	\$ 5,649 89	Total.....	\$ 5,649 89

**Pickens County Bank, Jasper.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. H. Carter.....President

H. B. Crawford.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	8,032 96	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	299 01
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,744 94	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	17,598 15	Individual Deposits subject to Check	16,422 67
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	811 46	Demand Certificates.....	
Currency.....	2,546 00	Time Certificates.....	1,001 21
Gold.....	305 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,483 52	Cashier's Checks.....	70 90
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	271 76	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 32,793 79	Total.....	\$ 32,793 79

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 8,032 96
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....	\$	Total.....	\$ 8,032 96

## Jefferson Banking Co., Jefferson.

## BANK EXAMINER'S REPORT.

November 4, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	105,603 72	penses and Taxes Paid.....	22,918 44
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	5,690 80
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	9,375 17	States.....	
Overdrafts secured by Cotton.....	18,588 51	Due Unpaid Dividends.....	176 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	44,085 68
Bank.....	400 00	Savings Deposits.....	324 80
Banking House.....	2,000 00	Demand Certificates.....	
Furniture and Fixtures.....	1,500 00	Time Certificates.....	10,100 33
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	34,503 47	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,547 46	Bills Payable, including Time Cer-	
Currency.....	4,979 00	tificates representing Borrowed	
Gold.....	500 00	Money.....	25,000 00
Silver, Nickels, and Pennies.....	938 62	All other Liabilities.....	
Checks and other Cash Items.....	1,360 19		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 183,296 14	Total.....	\$ 183,296 14

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 105,435 33
In Judgment.....	276 89	Doubtful.....	114 00
Not in Suit.....	105,326 83	Worthless.....	54 39
Total.....	\$ 105,603 72	Total.....	\$ 105,603 72

## Jefferson Banking Co., Jefferson.

## OFFICIAL STATEMENT.

November 16, 1909.

H. W. Bell..... President J. C. Turner..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 103,125 74	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....		Surplus Fund.....	25,000 00
Overdrafts.....	26,991 20	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	25,076 72
Bank.....	400 00	Due to Banks and Bankers in this	
Banking House.....	2,000 00	State.....	2,156 73
Furniture and Fixtures.....	1,500 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	176 00
State.....	21,327 50	Individual Deposits subject to Check	52,695 25
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	6,819 42	Demand Certificates.....	9,960 33
Currency.....	9,500 00	Time Certificates.....	
Gold.....	500 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,120 90	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	1,780 27	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	10,000 00
Total.....	\$ 175,065 03	Total.....	\$ 175,065 03

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 103,071 35
In Judgment.....	276 89	Doubtful.....	54 39
Not in Suit.....	102,125 74	Worthless.....	
Total.....	\$ 103,125 74	Total.....	\$ 103,125 74

**Twiggs County Bank, Jeffersonville.****BANK EXAMINER'S REPORT.**

September 9, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E.	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 4,926 16
Demand Loans..... 2,260 00	Due to Banks and Bankers in this
Loans and Discounts..... 118,231 32	State..... 3,500 00
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 124 43	States..... 34,500 00
Overdrafts secured by Cotton..... 229 98	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank..... 8,814 00	Savings Deposits.....
Banking House..... 2,030 12	Demand Certificates.....
Furniture and Fixtures..... 1,654 20	Time Certificates..... 30,944 25
Other Real Estate..... 3,000 00	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 413 57
State..... 3,039 56	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 8,040 07	Bills Payable, including Time Cer-
Currency..... 1,526 00	tificates representing Borrowed
Gold.....	Money..... 35,000 00
Silver, Nickels and Pennies..... 396 21	All other Liabilities.....
Checks and other Cash Items..... 3,093 96	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund..... 2,930 80	
Total.....\$ 155,370 65	Total.....\$ 155,370 65

**LOANS AND DISCOUNTS.**

In Suit.....\$ 1,359 39	Good.....\$ 117,919 32
In Judgment.....	Doubtful..... 312 00
Not in Suit..... 116,871 93	Worthless.....
Total.....\$ 118,231 32	Total.....\$ 118,231 12

**Twiggs County Bank, Jeffersonville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. C. Shannon.....President

J. G. Rockmore.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 42,567 88	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 7,193 30	Surplus Fund.....
Overdrafts..... 269 40	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 3,810 31
Bank..... 8,814 00	Due to Banks and Bankers in this
Banking House..... 2,000 00	State.....
Furniture and Fixtures..... 1,654 20	Due to Banks and Bankers in other
Other Real Estate..... 4,097 62	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 29,331 07	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 52,605 41
other States..... 8,561 94	Demand Certificates.....
Currency..... 3,755 00	Time Certificates..... 36,235 75
Gold..... 90 00	Certified Checks.....
Silver, Nickels and Pennies..... 350 48	Cashier's Checks..... 665 12
Checks and Cash Items..... 14,244 88	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid..... 206 82	tificates representing Borrowed
Depositors Guarantee Fund.....	Money..... 5,000 00
Total.....\$ 123,316 59	Total.....\$ 123,316 59

**LOANS AND DISCOUNTS.**

In Suit.....\$ 1,047 39	Good.....\$ 49,449 18
In Judgment..... 312 00	Doubtful..... 312 00
Not in Suit..... 48,401 79	Worthless.....
Total.....\$ 49,761 18	Total.....\$ 49,761 18

**Jesup Banking Co., Jesup.****BANK EXAMINER'S REPORT.**

July 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	23,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	2,500 00	penses and Taxes Paid.....	1,960 11
Demand Loans.....	111,854 68	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	161 71	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton		Due Unpaid Dividends.....	
Bonds and stocks owned by the		Individual Deposits subject to Check	47,195 81
Bank.....		Savings Deposits.....	1,509 99
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	1,500 00	Time Certificates.....	18,663 85
Other Real Estate.....	3,757 40	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	8,816 85	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	8,910 06	Bills Payable, including Time Cer-	
Currency.....	510 00	tificates representing Borrowed	
Gold.....	627 50	Money.....	22,500 00
Silver, Nickels and Pennies.....	1,068 03	All other Liabilities.....	
Checks and other Cash Items.....	123 53		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 139,829 76	Total.....	\$ 139,829 76

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,370 20	Good.....	\$ 114,354 68
In Judgment.....		Doubtful.....	
Not in Suit.....	110,984 48	Worthless.....	
Total.....	\$ 114,354 68	Total.....	\$ 114,354 68

**Jesup Banking Co., Jesup.****OFFICIAL STATEMENT.**

November 16, 1909.

L. Carter..... President      D. M. Parker..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 97,228 71	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	200 00	Surplus Fund.....	23,000 00
Overdrafts.....	78 02	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,199 34
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,500 00	Due to Banks and Bankers in other	
Other Real Estate.....	5,514 45	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	7,624 44	Individual Deposits subject to Check	41,836 79
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	5,237 45	Demand Certificates.....	
Currency.....	2,614 00	Time Certificates.....	18,896 09
Gold.....	857 50	Certified Checks.....	
Silver, Nickels and Pennies.....	109 73	Cashier's Checks.....	115 08
Checks and Cash Items.....	85 00	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	10,000 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 121,017 30	Total.....	\$ 121,017 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,422 24	Good.....	\$ 82,808 71
In Judgment.....	416 30	Doubtful.....	14,620 00
Not in Suit.....	94,590 17	Worthless.....	
Total.....	\$ 97,428 71	Total.....	\$ 97,428 71

**Merchants and Farmers Bank, Jesup.****BANK EXAMINER'S REPORT.**

July 29, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	769 30
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	68,843 66	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	1,078 35	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	22,618 73
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	4,000 00	Demand Certificates.....	.....
Furniture and Fixtures.....	1,159 00	Time Certificates.....	21,636 07
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	317 85
State.....	2,332 26	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	1,400 00
other States.....	633 69	Bills Payable, including Time Cer-	.....
Currency.....	1,215 00	tificates representing Borrowed	.....
Gold.....	230 00	Money.....	8,500 00
Silver, Nickels and Pennies.....	202 69	All other Liabilities.....	.....
Checks and other Cash Items.....	517 30		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 80,241 95	Total.....	\$ 80,241 95

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,828 78	Good.....	\$ 68,693 66
In Judgment.....	.....	Doubtful.....	150 00
Not in Suit.....	65,014 85	Worthless.....	.....
Total.....	\$ 68,843 66	Total.....	\$ 68,843 66

**Merchants and Farmers Bank, Jesup.****OFFICIAL STATEMENT.**

November 16, 1909.

H. W. Whaley.....President      H. L. Heritage.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 76,089 49	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	.....	Surplus Fund.....	2,016 04
Overdrafts.....	3,726 80	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	631 10
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	4,000 00	State.....	.....
Furniture and Fixtures.....	1,159 00	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	23,429 79	Individual Deposits subject to Check	51,930 67
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	549 48	Time Certificates.....	23,508 72
Currency.....	1,788 00	Certified Checks.....	.....
Gold.....	415 00	Cashier's Checks.....	627 19
Silver, Nickels and Pennies.....	438 99	Due to Clearing House.....	.....
Checks and Cash Items.....	330 64	Notes and Bills Rediscounted.....	9,000 00
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	786 53	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 112,713 72	Total.....	\$ 112,713 72

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,077 25	Good.....	\$ 75,989 49
In Judgment.....	70 00	Doubtful.....	100 00
Not in Suit.....	74,942 24	Worthless.....	.....
Total.....	\$ 76,089 49	Total.....	\$ 76,089 49

**Bank of Jonesboro, Jonesboro.****BANK EXAMINER'S REPORT.**

August 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	19,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,722 29
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	131,825 85	State.....	198 70
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,131 85	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	125,597 05
Bank.....	3,900 00	Savings Deposits.....	
Banking House.....	1,946 07	Demand Certificates.....	
Furniture and Fixtures.....	2,039 05	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	45,125 64	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	424 39	Bills Payable, including Time Cer-	
Currency.....	740 00	tificates representing Borrowed	
Gold.....	150 00	Money.....	17,000 00
Silver, Nickels and Pennies.....	353 41	All other Liabilities.....	
Checks and other Cash Items.....	1,881 78		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Dividends declared but not paid.....			
<b>Total.....</b>	<b>\$ 191,518 04</b>	<b>Total.....</b>	<b>\$ 191,518 04</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 131,825 85
In Judgment.....	1,432 00	Doubtful.....	
Not in Suit.....	130,393 85	Worthless.....	
<b>Total.....</b>	<b>\$ 131,825 85</b>	<b>Total.....</b>	<b>\$ 131,825 85</b>

**Bank of Jonesboro, Jonesboro.****OFFICIAL STATEMENT.**

November 16, 1909.

A. C. Blalock..... President. J. M. Birchmore..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 114,515 62	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	200 00	Surplus Fund.....	19,000 00
Overdrafts.....	7,995 24	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,741 26
Bank.....	3,900 00	Due to Banks and Bankers in this	
Banking House.....	1,946 07	State.....	
Furniture and Fixtures.....	2,039 05	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	49,951 03	Individual Deposits subject to Check	143,600 94
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,198 13	Demand Certificates.....	
Currency.....	9,857 00	Time Certificates.....	
Gold.....	270 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,260 61	Cashier's Checks.....	
Checks and Cash Items.....	209 45	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 194,342 20</b>	<b>Total.....</b>	<b>\$ 194,342 20</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 114,515 62
In Judgment.....	1,218 00	Doubtful.....	
Not in Suit.....	113,297 62	Worthless.....	
<b>Total.....</b>	<b>\$ 114,515 62</b>	<b>Total.....</b>	<b>\$ 114,515 62</b>

**Bank of Clayton County, Jonesboro.****BANK EXAMINER'S REPORT.**

August 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	539 84
Demand Loans.....	1,567 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	33,872 24	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	808 68	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	17,095 95
Bank.....	-----	Savings Deposits.....	927 74
Banking House.....	754 65	Demand Certificates.....	-----
Furniture and Fixtures.....	2,216 15	Time Certificates.....	5,020 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	10,783 76	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	870 89	Bills Payable, including Time Cer-	-----
Currency.....	1,316 00	tificates representing Borrowed	-----
Gold.....	115 00	Money.....	14,000 00
Silver, Nickels and Pennies.....	279 16	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 52,583 53	Total.....	\$ 52,583 53

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 35,439 24
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	35,439 24	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Bank of Clayton County, Jonesboro.****OFFICIAL STATEMENT.**

November 16, 1909.

L. Z. Gilbert.....	President	L. M. King.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 36,304 53	Capital Stock Paid In.....	\$ 15,000 00
Advances Cotton for Shipment.....	-----	Surplus Fund.....	-----
Overdrafts.....	3,245 49	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,807 21
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	754 65	State.....	1,500 00
Furniture and Fixtures.....	2,746 41	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	4,855 52	Individual Deposits subject to Check	27,155 74
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,557 80	Demand Certificates.....	-----
Currency.....	2,245 00	Time Certificates.....	6,957 17
Gold.....	65 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	575 10	Cashier's Checks.....	-----
Checks and Cash Items.....	70 62	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	52,420 12	Total.....	52,420 12

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 36,304 53
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	36,304 53	Worthless.....	-----
Total.....	\$ 36,304 53	Total.....	\$ 36,304 53



**Bank of Kestler, Kestler.****BANK EXAMINER'S REPORT.**

October 21, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 20,750 00
Loans on Collateral other than R. E.		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	25,951 69	penses and Taxes Paid.....	477 38
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,540 87	States.....	
Overdrafts secured by Cotton.....	1,036 16	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	39,239 17
Bank.....		Savings Deposits.....	
Banking House.....	6,510 44	Demand Certificates.....	
Furniture and Fixtures.....	1,225 00	Time Certificates.....	200 00
Other Real Estate.....	350 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	159 65
State.....	23,791 64	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	839 18	Bills Payable, including Time Cer-	
Currency.....	2,059 00	tificates representing Borrowed	
Gold.....	10 00	Money.....	5,306 68
Silver, Nickels and Pennies.....	386 05	All other Liabilities.....	
Checks and other Cash Items.....	432 85		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>66,132 88</b>	<b>Total.....</b>	<b>66,132 88</b>

**LOANS AND DISCOUNTS.**

In Suit.....	499 48	Good.....	
In Judgment.....	1,100 00	Doubtful.....	
Not in Suit.....	24,352 21	Worthless.....	
<b>Total.....</b>	<b>25,951 69</b>	<b>Total.....</b>	

**Bank of Kestler, Kestler.****OFFICIAL STATEMENT.**

November 16, 1909.

J. A. Hightower..... President      W. M. Bradley..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 24,785 11	Capital Stock Paid In.....	20 750.00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	12,771 97	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes paid.....	789 56
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,510 44	State.....	
Furniture and Fixtures.....	1,225 00	Due to Banks and Bankers in other	
Other Real Estate.....	350 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	5,374 26	Individual Deposits subject to Check	34,621 89
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	4,899 00	Demand Certificates.....	
Currency.....	1,311 00	Time Certificates.....	350 00
Gold.....	20 00	Certified Checks.....	
Silver, Nickels and Pennies.....	478 12	Cashier's Checks.....	92 79
Checks and Cash Items.....	405 16	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	669 36	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	2,195 18
<b>Total.....</b>	<b>58,799 42</b>	<b>Total.....</b>	<b>58,799 42</b>

**LOANS AND DISCOUNTS.**

In Suit.....	499 48	Good.....	24,785 11
In Judgment.....	1,100 00	Doubtful.....	
Not in Suit.....	23,185 63	Worthless.....	
<b>Total.....</b>	<b>24,785 11</b>	<b>Total.....</b>	<b>24,785 11</b>

## Bank of Kingston, Kingston.

## BANK EXAMINER'S REPORT.

December 3, 1909.

RESOURCES		LIABILITIES.	
Loans on Real Estate.....	\$ 1,543 84	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	10,895 12	Surplus Fund.....	
Loans on Personal Endorsement.....	39,420 36	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,980 57
Demand Loans.....	3,314 70	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	2,000 00
Loans on one name party.....	4,156 62	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	16,000 00
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	28,381 98
Bank.....		Savings Deposits.....	
Banking House.....	1,644 08	Demand Certificates.....	
Furniture and Fixtures.....	1,500 43	Time Certificates.....	8,062 25
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	2,208 48
State.....	326 66	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	4,710 41	Bills Payable, including Time Cer-	
Currency.....	287 00	tificates representing Borrowed	
Gold.....	5 00	Money.....	
Silver, Nickels and Pennies.....	88 89	All other Liabilities.....	
Checks and other Cash Items.....	3,496 16		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....	316 77		
All other Resources.....			
Depositors Guarantee Fund.....	2,927 24		
Total.....	74,633 28	Total.....	74,633 28

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....		Total.....	

## Bank of Kingston, Kingston.

## OFFICIAL STATEMENT.

November 16, 1909.

S. I. Sheats.....President B. W. Blocknon.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 57,240 88	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,255 24
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,494 03	Due to Banks and Bankers in other	
Other Real Estate.....	1,644 08	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	1,555 80	Individual Deposits subject to Check	40,748 89
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	4,864 35	Demand Certificates.....	
Currency.....		Time Certificates.....	8,220 50
Gold Cash on Hand.....	3,965 07	Certified Checks.....	
Silver, Nickels and Pennies.....		Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....	280 02	Money.....	5,000 00
Depositors Guarantee Fund.....		Due Bank of Buford.....	
Total.....	71,224 63	Total.....	71,224 63

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....		Total.....	

**Citizens Bank, Kite.**  
**BANK EXAMINER'S REPORT.**  
 September 24, 1909.  
 Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....\$		Capital Stock Paid In.....\$	15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,885 88
Demand Loans.....	1,552 45	Due to Banks and Bankers in this	
Loans and Discounts.....	35,169 95	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	14,000 00
Overdrafts secured by Cotton.....	11,387 99	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	16,270 68
Bank.....		Savings Deposits.....	
Banking House.....	1,125 00	Demand Certificates.....	
Furniture and Fixtures.....	1,077 91	Time Certificates.....	1,059 20
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	906 28
State.....	2,442 00	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,931 52	Bills Payable, including Time Cer-	
Currency.....	697 00	tificates representing Borrowed	
Gold.....	145 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	180 48	All other Liabilities.....	
Checks and other Cash Items.....	524 49		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,888 25		
Total.....	60,122 04	Total.....	60,122 04

**LOANS AND DISCOUNTS.**

In Suit.....	1,226 63	Good.....	36,722 40
In Judgment.....		Doubtful.....	
Not in Suit.....	35,495 77	Worthless.....	
Total.....	36,722 40	Total.....	36,722 40

**Citizens Bank, Kite.**

**OFFICIAL STATEMENT.**

November 16, 1909.

S. A. Woods.....President      J. S. Stephenson.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	20,030 11	Capital Stock Paid In.....	15,000 00
Demand Loans.....	826 00	Surplus Fund.....	
Overdrafts (Cotton).....	24,469 38	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1 831 99
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,125 00	State.....	
Furniture and Fixtures.....	1,077 91	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	19,500 00
Due from Banks and Bankers in this		Due Unpaid Dividends.....	520 00
State.....	269 73	Individual Deposits subject to Check	15,057 62
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,093 96	Demand Certificates.....	
Currency.....	1,374 00	Time Certificates.....	1,509 20
Gold.....	205 00	Certified Checks.....	
Silver, Nickels and Pennies.....	151 45	Cashier's Checks.....	695 55
Checks and Cash Items.....	464 49	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	136 08	tificates representing Borrowed	
Depositors Guarantee Fund.....	2,888 25	Money.....	
Total.....	51,114 36	Total.....	51,114 36

**LOANS AND DISCOUNTS.**

In Suit.....	945 43	Good.....	20,030 11
In Judgment.....	164 20	Doubtful.....	
Not in Suit.....	18,920 48	Worthless.....	
Total.....	20,030 11	Total.....	20,030 11

**Bank of LaFayette, LaFayette.****BANK EXAMINER'S REPORT.**

November 30, 1909.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 11,389 35	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	39,946 03	Surplus Fund.....	30,000 00
Loans on Personal Endorsement.....	117,209 10	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,288 29
Demand Loans.....	4,468 75	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	2,250 00	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	795 58	States.....	
Overdrafts secured by Cotton		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	109,121 30
Bank.....	2,600 00	Savings Deposits.....	
Banking House.....	22,074 18	Demand Certificates.....	
Furniture and Fixtures.....	3,710 47	Time Certificates.....	44,046 58
Other Real Estate.....	12,161 32	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	107 84
State.....	1,158 03	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	2,500 00
other States.....	42,711 92	Bills Payable, including Time Cer-	
Currency.....	8,123 00	tificates representing Borrowed	
Gold.....	2,745 00	Money.....	37,500 00
Silver, Nickels and Pennies.....	147 94	All other Liabilities.....	
Checks and other Cash Items.....	4,295 04	Overs and Shorts.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....	1,778 30		
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	277,564 01	Total.....	277,564 01

**LOANS AND DISCOUNTS.**

In Suit.....	23 25	Good.....	58,054 13
In Judgment.....		Doubtful.....	
Not in Suit.....	58,030 88	Worthless.....	
Total.....	58,054 13	Total.....	58,054 13

**Bank of LaFayette, LaFayette.****OFFICIAL STATEMENT.**

November 16, 1909.

Jas. P. Shattuck.....	President	J. E. Patton.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	179,707 34	Capital Stock Paid In.....	50,000 00
Demand Loans.....	4,968 75	Surplus Fund.....	30,000 00
Overdrafts.....	544 98	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,134 65
Bank.....	2,600 00	Due to Banks and Bankers in this	
Banking House.....	21,861 68	State.....	
Furniture and Fixtures.....	3,710 47	Due to Banks and Bankers in other	
Other Real Estate.....	12,091 42	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	458 17	Individual Deposits subject to Check	93,029 61
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	28,876 79	Demand Certificates.....	
Currency.....	6,048 00	Time Certificates.....	45,505 32
Gold.....	2,580 00	Certified Checks.....	
Silver, Nickels and Pennies.....	222 14	Cashier's Checks.....	887 80
Checks and Cash Items.....	8,199 44	Due to Clearing House.....	
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	2,500 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	1,688 20	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	47,500 00
Total.....	273,557 38	Total.....	273,557 38

**LOANS AND DISCOUNTS.**

In Suit.....	23 25	Good.....	184,676 09
In Judgment.....		Doubtful.....	
Not in Suit.....	184,652 84	Worthless.....	
Total.....	184,676 09	Total.....	184,676 09

**Bank of LaGrange, LaGrange.****BANK EXAMINER'S REPORT.**

October 8, 1909.

Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E.....	Surplus Fund..... 5,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Expenses and Taxes Paid..... 761 41
Miscellaneous Loans.....	Due to Banks and Bankers in this State.....
Demand Loans.....9,447 31	Due to Banks and Bankers in other States.....
Loans and Discounts.....72,991 23	Due Unpaid Dividends.....132 00
Loans on one name party.....	Individual Deposits subject to Check.....63,495 98
Overdrafts, See Schedule.....154 24	Savings Deposits.....
Overdrafts secured by Cotton.....	Demand Certificates.....
Bonds and Stocks owned by the Bank.....3,641 00	Time Certificates.....
Banking House.....7,500 00	Certified Checks.....
Furniture and Fixtures.....1,000 00	Cashier's Checks.....
Other Real Estate.....1,500 00	Due to Clearing House.....
Due from Banks and Bankers in this State.....7,782 45	Notes and Bills Rediscounted.....
Due from Banks and Bankers in other States.....13,179 72	Bills Payable, including Time Certificates representing Borrowed Money.....10,000 00
Currency.....7,173 00	All other Liabilities.....
Gold.....3,575 00	
Silver, Nickels and Pennies.....545 10	
Checks and other Cash Items.....900 34	
Checks and Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....129,389 39	Total.....\$ 129,389 39

**LOANS AND DISCOUNTS.**

In Suit.....\$ 228 53	Good.....\$ 81,647 94
In Judgment.....1,093 87	Doubtful.....790 60
Not in Suit.....81,116 14	Worthless.....
Total.....\$ 82,438 54	Total.....\$ 82,438 54

**Bank of LaGrange, LaGrange.****OFFICIAL STATEMENT.**

November 16, 1909.

Lewis J. Render.....President. Robt. L. Render.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 58,966 03	Capital Stock Paid In.....\$ 50,000 00
Demand Loans.....	Surplus Fund..... 5,000 00
Overdrafts.....266 68	Undivided Profits, less Current Expenses and Taxes Paid..... 575 73
Bonds and Stocks owned by the Bank.....2,000 00	Due to Banks and Bankers in this State.....
Banking House.....7,500 00	Due to Banks and Bankers in other States.....
Furniture and Fixtures.....1,000 00	Due Unpaid Dividends.....132 00
Other Real Estate.....1,932 50	Individual Deposits subject to Check.....54,768 06
Due from Banks and Bankers in this State.....13,700 43	Savings Deposits.....
Due from Banks and Bankers in other States.....10,319 12	Demand Certificates.....
Currency.....10,265 00	Time Certificates.....
Gold.....3,515 00	Certified Checks.....
Silver, Nickels and Pennies.....602 75	Cashier's Checks.....
Checks and Cash Items.....408 28	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Certificates representing Borrowed Money.....
Interest Paid.....	
Depositors Guarantee Fund.....	
Total.....\$ 110,475 79	Total.....\$ 110,475 79

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 58,175 43
In Judgment.....1,093 87	Doubtful.....790 60
Not in Suit.....57,972 16	Worthless.....
Total.....\$ 58,966 03	Total.....\$ 58,966 03

**LaGrange Bank & Trust Co., LaGrange.****BANK EXAMINER'S REPORT.**

October 7, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 180,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	50,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	228,173 54
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	3,982 56
Demand Loans.....	15,453 53	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	673,042 22	Due Unpaid Dividends.....	-----
Loans on one name party.....	6,272 29	Individual Deposits subject to Check	312,735 61
Overdrafts, See Schedule.....	59,679 00	Savings Deposits.....	-----
Bonds and Stocks owned by the Bank.....	34,500 00	Demand Certificates.....	-----
Banking House.....	41,000 00	Time Certificates.....	-----
Furniture and Fixtures.....	2,500 00	Certified Checks.....	-----
Other Real Estate.....	2,000 00	Cashier's Checks.....	-----
Due from Banks and Bankers in this State.....	19,405 41	Due to Clearing House.....	-----
Due from Banks and Bankers in other States.....	49,086 05	Notes and Bills Rediscounted.....	-----
Currency.....	13,212 00	Bills Payable, including Time Certificates representing Borrowed Money.....	150,000 00
Gold.....	3,875 00	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	3,458 01		
Checks and other Cash Items.....	10,408 20		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 924,891 71</b>	<b>Total.....</b>	<b>\$ 924,891 71</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 688,495 75
In Judgment.....	-----	Doubtful.....	20 00
Not in Suit.....	688,495 75	Worthless.....	-----
<b>Total.....</b>	<b>\$ 688,495 75</b>	<b>Total.....</b>	<b>688,495 75</b>

**LaGrange Bank & Trust Co., LaGrange.****OFFICIAL STATEMENT.**

November 16, 1909.

J. E. Davidson ..... President. T. J. Thornton ..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 626,422 09	Capital Stock Paid In.....	\$ 180,000 00
Demand Loans.....	-----	Surplus Fund.....	50,000 00
Overdrafts on Cotton.....	32,446 44	Undivided Profits, less Current Expenses and Taxes Paid.....	232,310 29
Bonds and Stocks owned by the Bank.....	34,500 00	Due to Banks and Bankers in this State.....	1,488 47
Banking House.....	41,000 00	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	2,500 00	Due Unpaid Dividends.....	-----
Other Real Estate.....	2,000 00	Individual Deposits subject to Check	329,675 90
Due from Banks and Bankers in this State.....	27,200 93	Savings Deposits.....	-----
Due from Banks and Bankers in other States.....	17,523 77	Demand Certificates.....	-----
Currency.....	12,700 00	Time Certificates.....	-----
Gold.....	3,800 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	5,180 22	Cashier's Checks.....	-----
Checks and Cash Items.....	3,201 21	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	15,000 00
Interest Paid.....	-----		
Mutual Fire Insurance Fund.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 808,474 66</b>	<b>Total.....</b>	<b>\$ 808,474 66</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 626,422 09
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	626,422 09	Worthless.....	-----
<b>Total.....</b>	<b>\$ 626,422 09</b>	<b>Total.....</b>	<b>\$ 626,422 09</b>

**LaGrange Savings Bank, LaGrange.****BANK EXAMINER'S REPORT.**

October 8, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	2,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,489 50
Demand Loans.....	20,000 00	Due to Banks and Bankers in this	
Loans and Discounts.....	48,555 12	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....	16,585 00	Savings Deposits.....	56,262 77
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,787 53	Time Certificates.....	-----
Other Real Estate.....	1,380 66	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	6,335 55	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	-----	Bills Payable, including Time Cer-	
Currency.....	15 00	tificates representing Borrowed	
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	5 73	All other Liabilities Unearned Int.....	7,592 18
Checks and other Cash Items.....	179 86		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 94,844 45</b>	<b>Total.....</b>	<b>\$ 94,844 45</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 68,555 12
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	68,555 12	Worthless.....	-----
<b>Total.....</b>	<b>\$ 68,555 12</b>	<b>Total.....</b>	<b>\$ 68,555 12</b>

**LaGrange Savings Bank, LaGrange.****OFFICIAL STATEMENT.**

November 11-16, 1909.

Fuller E. Callaway.....President L. H. Adams.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 53,354 53	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	20,000 00	Surplus Fund.....	2,500 00
Overdrafts.....	-----	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,779 33
Bank.....	20,355 00	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,787 53	Due to Banks and Bankers in other	
Other Real Estate.....	1,380 66	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	536 71	Individual Deposits Subject to Check	
Due from Banks and Bankers in		Savings Deposits.....	58,545 54
other States.....	-----	Demand Certificates.....	-----
Currency.....	100 00	Time Certificates.....	-----
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	28 08	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 97,543 11</b>	Unearned Interest.....	7,718 24
		<b>Total.....</b>	<b>\$ 97,543 11</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 73,354 53
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ 73,354 53</b>

**Lake Park Bank, Lake Park.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	467 68
Demand Loans.....	2,663 03	Due to Banks and Bankers in this	
Loans and Discounts.....	36,927 09	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	225 91	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	11,100 90
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,992 60	Demand Certificates.....	-----
Furniture and Fixtures.....	1,519 15	Time Certificates.....	4,831 09
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	401 62
State.....	2,733 24	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	844 22	Bills Payable, including Time Cer-	
Currency.....	881 00	tificates representing Borrowed	
Gold.....	15 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	471 80	All other Liabilities.....	-----
Checks and other Cash Items.....	28 25		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 48,301 29	Total.....	48,301 29

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 39,590 12
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	39,590 12	Worthless.....	-----
Total.....	\$ 39,590 12	Total.....	\$ 39,590 12

**Lake Park Bank, Lake Park.****OFFICIAL STATEMENT.**

November 16, 1909.

J. K. White.....President

N. E. Brown.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 29,647 73	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	586 50	Surplus Fund.....	1,500 00
Overdrafts.....	293 62	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,205 95
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	1,992 60	State.....	5,000 00
Furniture and Fixtures.....	1,519 15	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	13,855 85	Individual Deposits subject to Check	23,279 62
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	1,153 99	Demand Certificates.....	-----
Currency.....	980 00	Time Certificates.....	4,682 10
Gold.....	55 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	212 17	Cashier's Checks.....	31 05
Checks and Cash Items.....	60 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	342 11	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	50,698 72	Total.....	\$ 50,698 72

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 30,234 23
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	30,234 23	Worthless.....	-----
Total.....	\$ 30,234 23	Total.....	\$ 30,234 23



**Bank of Lavonia, Lavonia.****BANK EXAMINER'S REPORT.**

November 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	20,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	8,286 01
Miscellaneous Loans.....	.....	Due to Banks and Bankers in this State.....	.....
Demand Loans.....	.....	Due to Banks and Bankers in other States.....	.....
Loans and Discounts.....	153,841 69	Due Unpaid Dividends.....	.....
Loans on one name party.....	.....	Individual Deposits subject to Check Savings Deposits.....	102,010 65
Overdrafts, See Schedule.....	19,748 09	Demand Certificates.....	.....
Overdrafts secured by Cotton.....	28,394 43	Time Certificates.....	54,587 91
Bonds and Stocks owned by the Bank.....	3,800 00	Certified Checks.....	.....
Banking House.....	9,000 00	Cashier's Checks.....	.....
Furniture and Fixtures.....	2,112 04	Due to Clearing House.....	.....
Other Real Estate.....	2,933 91	Notes and Bills Rediscounted.....	.....
Due from Banks and Bankers in this State.....	6,691 03	Bills Payable, including Time Certificates representing Borrowed Money.....	30,000 00
Due from Banks and Bankers in other States.....	24,450 79	All other Liabilities.....	.....
Currency.....	6,145 00		
Gold.....	910 00		
Silver, Nickels and Pennies.....	1,187 07		
Checks and other Cash Items.....	12,670 52		
Checks and Exchanges for the Clearing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 264,884 57</b>	<b>Total.....</b>	<b>\$ 264,884 57</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 547 24	Good.....	\$ 153,841 69
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	153,334 45	Worthless.....	.....
<b>Total.....</b>	<b>\$ 153,841 60</b>	<b>Total.....</b>	<b>\$ .....</b>

**Bank of Lavonia, Lavonia.****OFFICIAL STATEMENT.**

November 16, 1909.

S. B. Yow.....	President.	W. C. Mason.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 157,734 93	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	37,602 77	Surplus Fund.....	20,000 00
Overdrafts.....	14,179 57	Undivided Profits, less Current Expenses and Taxes Paid.....	8,107 79
Bonds and Stocks owned by the Bank.....	3,800 00	Due to Banks and Bankers in this State.....	5,000 00
Banking House.....	2,933 91	Due to Banks and Bankers in other States.....	35,000 00
Furniture and Fixtures.....	2,112 04	Due Unpaid Dividends.....	.....
Other Real Estate.....	2,000 00	Individual Deposits subject to Check Savings Deposits.....	100,118 43
Due from Banks and Bankers in this State.....	9,731 50	Demand Certificates.....	48,819 87
Due from Banks and Bankers in other States.....	25,892 21	Time Certificates.....	.....
Currency.....	6,376 00	Certified Checks.....	.....
Gold.....	905 00	Cashier's Checks.....	.....
Silver, Nickels and Pennies.....	920 44	Due to Clearing House.....	.....
Checks and Cash Items.....	11,857 72	Notes and Bills Rediscounted.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Profit and Loss.....	.....		
Interest Paid.....	.....		
Books and Stationery.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 276,046 09</b>	<b>Total.....</b>	<b>\$ 276,046 09</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 427 49	Good.....	\$ 157,734 93
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	157,307 44	Worthless.....	.....
<b>Total.....</b>	<b>\$ 157,734 93</b>	<b>Total.....</b>	<b>\$ 157,734 93</b>

## Bank of Lawrenceville, Lawrenceville.

## BANK EXAMINER'S REPORT.

November 5, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,047 46
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	72,648 86	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	233 37	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	20 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	63,727 10
Bank.....		Savings Deposits.....	
Banking House.....	1,646 72	Demand Certificates.....	
Furniture and Fixtures.....	1,820 68	Time Certificates.....	9,329 25
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	22,827 59	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,923 92	Bills Payable, including Time Cer-	
Currency.....	1,330 00	tificates representing Borrowed	
Gold.....	1,092 50	Money.....	15,000 00
Silver, Nickels and Pennies.....	75 21	All other Liabilities.....	
Checks and other Cash Items.....	7,702 26		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,822 70		
Total.....	\$ 114,123 81	Total.....	\$ 114,123 81

## LOANS AND DISCOUNTS.

In Suit.....	\$ 219 62	Good.....	\$ 72,648 86
In Judgment.....		Doubtful.....	
Not in Suit.....	72,429 24	Worthless.....	
Total.....	\$ 72,648 86	Total.....	\$

## Bank of Lawrenceville, Lawrenceville.

## OFFICIAL STATEMENT.

November 16, 1909.

W. S. Robinson.....President      E. T. Montgomery.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 66,043 66	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	8,500 00	Surplus Fund.....	
Overdrafts.....	244 98	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,963 32
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,646 72	State.....	
Furniture and Fixtures.....	1,820 68	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	20 00
State.....	10,444 59	Individual Deposits subject to Check	62,010 38
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	7,186 64	Demand Certificates.....	
Currency.....	2,121 00	Time Certificates.....	9,329 25
Gold.....	1,037 50	Certified Checks.....	
Silver, Nickels and Pennies.....	155 05	Cashier's Checks.....	
Checks and Cash Items.....	8,729 90	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	10,000 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	392 23	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 108,322 95	Total.....	\$ 108,322 95

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$
In Judgment.....	62 50	Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....	\$	Total.....	\$

**Brand Banking Co., Lawrenceville.****BANK EXAMINER'S REPORT.**

November 12, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	24,399 63
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	122,080 00	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	4 76	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	99,191 42
Bank.....	.....	Savings Deposits.....	30,608 93
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	2,179 59	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	54,259 28	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	9,418 78	Bills Payable, including Time Cer-	.....
Currency.....	8,250 00	tificates representing Borrowed	.....
Gold.....	195 00	Money.....	.....
Silver, Nickels and Pennies.....	350 17	All other Liabilities.....	.....
Checks and other Cash Items.....	7,462 40		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 204,199 98	Total.....	\$ 204,199 98

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 122,080 00
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	122,080 00	Worthless.....	.....
Total.....	\$ .....	Total.....	\$ .....

**Brand Banking Co., Lawrenceville.****OFFICIAL STATEMENT.**

November 16, 1909.

E. M. Brand.....	President	L. M. Brand.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 127,448 65	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	3 13	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	24,570 14
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	.....	State.....	1,823 83
Furniture and Fixtures.....	2,179 59	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	53,149 83	Individual Deposits subject to Check	130,005 21
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	7,888 85	Demand Certificates.....	.....
Currency.....	10,879 00	Time Certificates.....	.....
Gold.....	215 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	490 64	Cashier's Checks.....	918 14
Checks and Cash Items.....	5 062 63	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 207,317 32	Total.....	\$ 207,317 32

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 127,448 65
In Judgment.....	1,064 65	Doubtful.....	.....
Not in Suit.....	126,384 00	Worthless.....	.....
Total.....	\$ 127,448 65	Total.....	\$ 127,448 65

**Brown Bank & Trust Co., Lawrenceville.****BANK EXAMINER'S REPORT.**

November 5, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 19,840 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	485 75
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	22,611 90	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	969 93	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	29,062 72
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	3,995 75	Time Certificates.....	1,447 00
Other Real Estate.....	2,819 80	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	7,701 36	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,195 07	Bills Payable, including Time Cer-	
Currency.....		tificates representing Borrowed	
Gold.....	20,541 66	Money.....	10,000 00
Silver, Nickels and Pennies.....		All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 60,835 47	Total.....	\$ 60,835 47

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 22,611 90
In Judgment.....		Doubtful.....	
Not in Suit.....	22,611 90	Worthless.....	
Total.....	\$	Total.....	\$

**Brown Bank & Trust Co., Lawrenceville.****OFFICIAL STATEMENT.**

November 16, 1909.

S. G. Brown..... President      W. L. Brown..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 21,630 36	Capital Stock Paid In.....	\$ 19,840 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	3,056 42	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,177 78
Bank.....		Due to Banks and Bankers in this	
Banking House.....	3,995 75	State.....	631 14
Furniture and Fixtures.....	2,819 80	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	8,941 97	Individual Deposits subject to Check	24,397 89
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,069 64	Demand Certificates.....	
Currency.....		Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	10,898 48	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	8,000 00
Profit and Loss.....	1,634 39	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 55,046 81	Total.....	\$ 55,046 81

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 21,630 36
In Judgment.....		Doubtful.....	
Not in Suit.....	21,630 36	Worthless.....	
Total.....	\$ 21,630 36	Total.....	\$ 21,630 36

**Bank of Leary, Leary.****BANK EXAMINER'S REPORT.**

October 15, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	8,613 22	penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....	5,924 68	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	22,572 89
Bank.....		Savings Deposits.....	
Banking House.....	3,726 27	Demand Certificates.....	
Furniture and Fixtures.....	1,864 03	Time Certificates.....	1,405 13
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	1,095 72
State.....	14,297 48	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,816 48	Bills Payable, including Time Cer-	
Currency.....	1,210 00	tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	1,100 49	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	521 09		
Interest Paid.....			
All other Resources.....			
Total.....	\$ 40,073 74	Total.....	\$ 40,073 74

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 8,613 22
In Judgment.....		Doubtful.....	
Not in Suit.....	8,613 22	Worthless.....	
Total.....	\$ 8,613 22	Total.....	\$ 8,613 22

**Bank of Leary, Leary.****OFFICIAL STATEMENT.**

November 16, 1909.

Harper Daniell.....President                Homer Carson.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 10,645 31	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	1,000 00	Surplus Fund.....	
Overdrafts.....	4,598 54	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,926 27	State.....	
Furniture and Fixtures.....	1,934 48	Due to Banks and Bankers in other	
Other Real Estate.....	830 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	7,351 58	Individual Deposits subject to Check	18,839 09
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	4,199 90	Demand Certificates.....	
Currency.....	1,060 00	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	1,150 57	Cashier's Checks.....	2,191 55
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Undivided profits less current ex-		tificates representing Borrowed	
penses and taxes paid.....	363 99	Money.....	
Total.....	\$ 36,030 64	Total.....	\$ 36,030 64

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 11,645 31
In Judgment.....		Doubtful.....	
Not in Suit.....	11,645 31	Worthless.....	
Total.....	\$ 11,645 31	Total.....	\$ 11,645 31

**Bank of Leesburg, Leesburg.****BANK EXAMINER'S REPORT.**

October 26, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	39,892 15	penses and Taxes Paid.....	2,690 20
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,854 70	States.....	-----
Overdrafts secured by Cotton.....	7,106 32	Due Unpaid Dividends.....	30 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	43,897 54
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,433 35	Demand Certificates.....	-----
Furniture and Fixtures.....	1,999 82	Time Certificates.....	8,589 44
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	4,929 95
State.....	11,790 97	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	4,876 62	Bills Payable, including Time Cer-	-----
Currency.....	1,223 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	1,105 39	All other Liabilities.....	-----
Checks and other Cash Items.....	15 00		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,839 81		
Total.....	\$ 75,137 13	Total.....	\$ 75,137 13

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 58 65	Good.....	\$ 39,892 15
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	39,833 50	Worthless.....	-----
Total.....	\$ 39,892 15	Total.....	\$ 39,892 15

**Bank of Leesburg, Leesburg.****OFFICIAL STATEMENT.**

November 16, 1909.

J. P. Callaway.....President      T. Cobb Tharpe.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,341 05	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	7,003 32	Surplus Fund.....	-----
Overdrafts.....	435 73	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,471 87
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,433 35	State.....	-----
Furniture and Fixtures.....	1,999 82	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	5 00
State.....	10,057 42	Individual Deposits subject to Check	37,685 11
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	7,324 24	Demand Certificates.....	-----
Currency.....	1,000 00	Time Certificates.....	8,051 17
Gold.....	10 00	Certified Checks.....	309 50
Silver, Nickels and Pennies.....	402 29	Cashier's Checks.....	414 57
Checks and Cash Items.....	200 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills, Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
		Profit and Loss.....	-----
Total.....	\$ 64,207 22	Total.....	\$ 64,207 22

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 47 65	Good.....	\$ 33,293 40
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	32,293 40	Worthless.....	47 65
Total.....	\$ 33,341 05	Total.....	\$ 33,341 05

**Bank of Lenox, Lenox.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,453 18
Past Due Loans.....	-----	Due to Banks and Bankers in this	-----
Demand Loans.....	300 00	State.....	-----
Loans and Discounts.....	30,500 03	Due to Banks and Bankers in other	-----
Loans on one name party.....	-----	States.....	-----
Overdrafts See Schedule.....	13 34	Due Unpaid Dividends.....	-----
Overdrafts secured by Cotton.....	-----	Individual Deposits subject to Check	20,104 85
Bonds and Stocks owned by the	-----	Savings Deposits.....	-----
Bank.....	-----	Demand Certificates.....	-----
Banking House.....	1,700 00	Time Certificates.....	3,651 21
Furniture and Fixtures.....	1,768 10	Certified Checks.....	-----
Other Real Estate.....	2,214 92	Cashier's Checks.....	-----
Due from Banks and Bankers in this	-----	Due to Clearing House.....	-----
State.....	11,492 56	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in	-----	Bills Payable, including Time Cer-	-----
other States.....	4,042 95	tificates representing Borrowed	-----
Currency.....	1,720 00	Money.....	14,500 00
Gold.....	-----	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	369 05		
Checks and other Cash Items.....	588 29		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 54,709 24</b>	<b>Total.....</b>	<b>\$ 54,709 24</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$ -----	Good.....	\$ 30,763 03
In Judgment.....	1,045 71	Doubtful.....	40 00
Not in Suit.....	29,754 32	Worthless.....	-----
<b>Total.....</b>	<b>\$ 30,800 03</b>	<b>Total.....</b>	<b>\$ 30,803 03</b>

**Bank of Lenox, Lenox.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....	President	J. D. Robinson.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 20,917 17	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	61 39	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,333 92
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,700 00	State.....	-----
Furniture and Fixtures.....	1,768 10	Due to Banks and Bankers in other	-----
Other Real Estate.....	1,524 92	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	4,042 60	Individual Deposits subject to Check	15,973 57
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	4,657 51	Demand Certificates.....	-----
Currency.....	1,828 00	Time Certificates.....	4,997 31
Gold.....	10 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	515 47	Cashier's Checks.....	-----
Checks and Cash Items.....	132 89	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	146 67	tificates representing Borrowed	-----
Advance on Cotton.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 37,304 80</b>	<b>Total.....</b>	<b>\$ 37,304 80</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$ 150 00	Good.....	\$ 20,917 17
In Judgment.....	300 00	Doubtful.....	-----
Not in Suit.....	20,467 17	Worthless.....	-----
<b>Total.....</b>	<b>\$ 20,917 17</b>	<b>Total.....</b>	<b>\$ 20,917 17</b>

**Bank of Leslie, Leslie.****BANK EXAMINER'S REPORT.**

October 19, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	5,504 37
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	26,887 68	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	126 48	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	59,310 98
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,554 27	Demand Certificates.....	-----
Furniture and Fixtures.....	1,213 77	Time Certificates.....	3,793 81
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	368 01
State.....	34,547 59	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	30,402 75	Bills Payable, including Time Cer-	-----
Currency.....	4,516 00	tificates representing Borrowed	-----
Gold.....	10 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	1,317 69	All other Liabilities.....	-----
Checks and other Cash Items.....	470 13		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,930 81		
Total.....	\$ 103,977 17	Total.....	\$ 103,977 17

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 26,887 68
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	26,887 68	Worthless.....	-----
Total.....	\$	Total.....	\$

**Bank of Leslie, Leslie.****OFFICIAL STATEMENT.**

November 16, 1909.

E. L. Wilson..... President J. L. Amason..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 38,384 88	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	5,830 00	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, Less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	6,543 77
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,554 27	State.....	-----
Furniture and Fixtures.....	1,213 77	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,767 65	Individual Deposits subject to Check	47,671 59
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	17,874 71	Demand Certificates.....	-----
Currency.....	1,977 00	Time Certificates.....	4,083 52
Gold.....	55 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	599 81	Cashier's Checks.....	172 88
Checks and Cash Items.....	57 04	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	174 54	tificates representing Borrowed	-----
Advance on Cotton.....	4,083 09	Money.....	5,000 00
Depositors Guarantee Fund.....	-----	Long and Short.....	-----
Total.....	\$ 78,471 76	Total.....	\$ 78,471 76

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 44,214 88
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	44,214 88	Worthless.....	-----
Total.....	\$ 44,214 88	Total.....	\$ 44,214 08



**Bank of Lexington, Lexington.****BANK EXAMINER'S REPORT.**

November 3, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	83,339 70	penses and Taxes Paid.....	94 99
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	480 28	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	15,078 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	69,915 33
Bank.....	12,471 71	Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	1,872 67	Time Certificates.....	23,644 95
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	24,739 82	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	8,982 45	Bills Payable, including Time Cer-	
Currency.....	2,740 00	tificates representing Borrowed	
Gold.....	500 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	331 34	All other Liabilities.....	
Checks and other Cash Items.....	472 60	Cash Long.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....	2,822 70		
Loans Short.....			
Depositors Guarantee Fund.....			
Total.....	\$ 138,733 27	Total.....	\$ 138,733 27

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 83,339 70
In Judgment.....		Doubtful.....	
Not in Suit.....	83,339 70	Worthless.....	
Total.....	\$ 83,339 70	Total.....	\$ 83,339 70

**Bank of Lexington, Lexington.****OFFICIAL STATEMENT.**

November 16, 1909.

Nat D. Arnold..... President C. M. Hunter..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 74,784 81	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	2,000 00	Surplus Fund.....	
Overdrafts.....	657 52	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	522 98
Bank.....	12,471 71	Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,872 67	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	15,078 00
State.....	24,834 87	Individual Deposits subject to Check	68,778 36
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	10,319 19	Demand Certificates.....	
Currency.....	1,590 00	Time Certificates.....	23,303 21
Gold.....	500 00	Certified Checks.....	
Silver, Nickels and Pennies.....	397 62	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Interest Paid.....	66 61	Bills Payable, including Time Cer-	
Expense Account.....	454 85	tificates representing Borrowed	
Depositors Guarantee Fund.....	2,822 70	Money.....	
Total.....	\$ 132,682 55	Total.....	\$ 132,682 55

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 76,784 81
In Judgment.....		Doubtful.....	
Not in Suit.....	76,784 81	Worthless.....	
Total.....	\$	Total.....	\$

## Oglethorpe County Bank, Lexington.

## BANK EXAMINER'S REPORT.

November 3, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	\$ 21,820 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	58,375 58	penses and Taxes Paid	3,144 91
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	1,008 34	States	-----
Overdrafts secured by Cotton	1,087 76	Due Unpaid Dividends	1,265 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	51,854 64
Bank	-----	Savings Deposits	-----
Banking House	4,646 75	Demand Certificates	-----
Furniture and Fixtures	1,847 58	Time Certificates	15,386 74
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	-----
State	15,222 43	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	12,936 03	Bills Payable, including Time Cer-	-----
Currency	2,554 00	tificates representing Borrowed	-----
Gold	55 00	Money	5,000 00
Silver, Nickels and Pennies	56 33	All other Liabilities	-----
Checks and other Cash Items	681 49		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 98,471 29	Total	\$ 98,471 29

## LOANS AND DISCOUNTS.

In Suit	\$ 493 98	Good	\$ 58,375 58
In Judgment	-----	Doubtful	-----
Not in Suit	57,881 50	Worthless	-----
Total	\$ 58,375 58	Total	\$ 58,375 58

## Oglethorpe County Bank, Lexington.

## OFFICIAL STATEMENT.

November 16, 1909.

R. Lee Callaway.....President

G. A. Barron.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 51,579 24	Capital Stock Paid In	\$ 22,360 00
Demand Loans	4,066 01	Surplus Fund	-----
Overdrafts	967 26	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	3,340 99
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	4,646 75	State	-----
Furniture and Fixtures	1,847 58	Due to Banks and Bankers in other	-----
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	234 60
State	16,367 13	Individual Deposits subject to Check	56,006 30
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	15,198 90	Demand Certificates	-----
Currency	2,080 00	Time Certificates	15,790 98
Gold	55 00	Certified Checks	-----
Silver, Nickels and Pennies	228 50	Cashier's Checks	-----
Checks and Cash Items	670 00	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	26 50	tificates representing Borrowed	-----
Depositors Guarantee Fund	-----	Money	-----
Total	\$ 97,732 87	Total	\$ 97,732 87

## LOANS AND DISCOUNTS.

In Suit	\$ -----	Good	\$ 51,579 24
In Judgment	-----	Doubtful	-----
Not in Suit	51,579 24	Worthless	-----
Total	\$ 51,579 24	Total	\$ 51,579 24

**Lithonia Banking Co., Lithonia.****BANK EXAMINER'S REPORT.**

November 30, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E.....	Surplus Fund..... 3,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans..... 27,169 60	penses and Taxes Paid..... 1,550 43
Demand Loans..... 4,813 23	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 7 26	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends..... 216 00
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits..... 46,710 25
Banking House..... 1,822 68	Demand Certificates.....
Furniture and Fixtures..... 1,358 25	Time Certificates..... 7,255 36
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 200 00
State..... 25,603 84	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 593 42	Bills Payable, including Time Cer-
Currency..... 7,302 00	tificates representing Borrowed
Gold..... 2,135 00	Money.....
Silver, Nickels and Pennies..... 333 06	All other Liabilities.....
Checks and Cash Items..... 2,793 70	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 73,932 04	Total.....\$ 73,932 04

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 31,982 83
In Judgment..... 92 72	Doubtful.....
Not in Suit..... 31,890 11	Worthless.....
Total.....\$ 31,982 83	Total.....\$ 31,982 83

**Lithonia Banking Co., Lithonia.****OFFICIAL STATEMENT.**

November 16, 1909.

J. C. Johnson..... President      A. B. Coffey..... Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 33,872 07	Capital Stock Paid In.....\$ 15,000 00
Demand Loans..... 4,853 23	Surplus Fund..... 3,000 00
Overdrafts..... 110 99	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 1,096 26
Bank.....	Due to Banks and Bankers in this
Banking House..... 1,822 68	State.....
Furniture and Fixtures..... 1,358 25	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends..... 360 00
State..... 16,595 16	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 46,559 83
other States..... 206 90	Demand Certificates.....
Currency..... 12,158 00	Time Certificates..... 7,255 36
Gold..... 2,000 00	Certified Checks.....
Silver, Nickels and Pennies..... 552 61	Cashier's Checks..... 487 00
Checks and Cash Items..... 628 56	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Reserve for taxes..... 400 00
Interest Paid.....	Bills Payable, including Time Cer-
Depositors Guarantee Fund.....	tificates representing Borrowed
	Money.....
Total.....\$ 74,158 45	Total.....\$ 74,158 45

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 38,721 05
In Judgment..... 137 04	Doubtful..... 4 25
Not in Suit..... 38,588 26	Worthless.....
Total.....\$ 38,725 30	Total.....\$ 38,725 30

**Bank of Lincolnton, Lincolnton.****BANK EXAMINER'S REPORT.**

December 20, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	5,744 44
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	39,290 01	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	4,470 74	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	49,020 77
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,304 07	Demand Certificates.....	-----
Furniture and Fixtures.....	1,474 62	Time Certificates.....	7,393 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	33,250 71	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,550 58	Bills Payable, including Time Cer-	-----
Currency.....	-----	tificates representing Borrowed	-----
Gold.....	4,817 48	Money.....	-----
Silver, Nickels and Pennies.....	-----	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 87,158 21	Total.....	\$ 87,158 21

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 39,290 01
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	39,290 01	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Bank of Lincolnton, Lincolnton.****OFFICIAL STATEMENT.**

November 16, 1909.

C. L. Groves..... President      P. Zellars..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 44,826 08	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	2,985 71	Undivided Profits, less Current Ex-	-----
Bonds and Stock owned by the	-----	penses and Taxes Paid.....	6,008 84
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,304 07	State.....	-----
Furniture and Fixtures.....	1,474 62	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	26,402 98	Individual Deposits subject to Check	37,675 77
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,282 26	Demand Certificates.....	-----
Currency.....	2,847 00	Time Certificates.....	6,818 00
Gold.....	355 09	Certified Checks.....	-----
Silver, Nickels and Pennies.....	421 68	Cashier's Checks.....	-----
Checks and Cash Items.....	585 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	218 21	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	7,200 00
Total.....	\$ 82,702 61	Total.....	\$ 82,702 61

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 44,826 08
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	44,826 08	Worthless.....	-----
Total.....	\$ 44,826 08	Total.....	\$ 44,826 08

**Bank of Locust Grove, Locust Grove.****BANK EXAMINER'S REPORT.**

September 3, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	57,990 88	penses and Taxes Paid.....	6,734 89
Demand Loans.....	205 00	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	256 58	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	23,259 99
Bank.....		Savings Deposits.....	
Banking House.....	4,724 97	Demand Certificates.....	
Furniture and Fixtures.....	1,651 30	Time Certificates.....	789 85
Other Real Estate.....		Certified Checks.....	12 50
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	2,061 35	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	670 31	Bills Payable, including Time Cer-	
Currency.....	2,451 00	tificates representing Borrowed	
Gold.....		Money.....	15,000 00
Silver, Nickels and Pennies.....	761 68	All other Liabilities.....	
Checks and other Cash Items.....	44 90	Discount and Interest.....	189 67
Checks and Exchanges for the Clear-		Exchange.....	77 89
ing House.....			
Profit and Loss Expense.....	226 82		
Interest Paid.....			
Items in Transit.....			
All other Resources, Ins. Fund.....			
Total.....	\$ 71,044 79	Total.....	\$ 71,044 79

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 58,195 88
In Judgment.....		Doubtful.....	
Not in Suit.....	58,195 88	Worthless.....	
Total.....	\$ 58,195 88	Total.....	\$ 58,195 88

**Bank of Locust Grove, Locust Grove.****OFFICIAL STATEMENT.**

November 16, 1909.

F. S. Etheridge.....President

J. W. Brown.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 27,624 23	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	5,175 41	Surplus Fund.....	
Overdrafts.....	31,286 02	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,976 31
Bank.....		Due to Banks and Bankers in this	
Banking House.....	4,724 97	State.....	
Furniture and Fixtures.....	1,651 30	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	6,320 25	Individual Deposits subject to Check	46,643 85
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	36 82	Demand Certificates.....	
Currency.....	1,886 00	Time Certificates.....	885 31
Gold.....	5 00	Certified Checks.....	
Silver, Nickels and Pennies.....	519 47	Cashier's Checks.....	162 26
Checks and Cash Items.....	438 26	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Insurance Fund.....		Money.....	
Mutual Fire Insurance Fund.....			
Advance on Cotton.....			
Depositors Guarantee Fund.....			
Total.....	\$ 97,667 73	Total.....	\$ 79,667 73

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 32,799 64
In Judgment.....		Doubtful.....	
Not in Suit.....	32,799 64	Worthless.....	
Total.....	\$ 32,799 64	Total.....	\$ 32,799 64

**Farmers and Merchants Bank, Loganville.****BANK EXAMINER'S REPORT.**

December 30, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	43,147 06	penses and Taxes Paid.....	2,005 76
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,610 51	States.....	-----
Overdrafts secured by Cotton.....	4,444 25	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	31,105 23
Bank.....	-----	Savings Deposits.....	1,051 32
Banking House.....	1,950 00	Demand Certificates.....	-----
Furniture and Fixtures.....	2,073 74	Time Certificates.....	4,470 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	7,189 44	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	6,416 75	Bills Payable, including Time Cer-	
Currency.....	2,267 00	tificates representing Borrowed	
Gold.....	-----	Money.....	5,000 00
Silver, Nickels and Pennies.....	225 57	All other Liabilities.....	-----
Checks and other Cash Items.....	307 99		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 69,632 31	Total.....	\$ 69,632 31

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 43,147 06
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	43,147 06	Useless.....	-----
Total.....	\$ 43,147 06	Total.....	\$ 43,147 06

**Farmers and Merchants Bank, Loganville.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....President

J. B. Hodges.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 49,494 40	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	1,000 00
Overdrafts, Advances on Cotton.....	4,277 21	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,095 52
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	1,950 00	State.....	-----
Furniture and Fixtures.....	2,073 74	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	11,999 39	Individual Deposits subject to Check	37,506 43
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	6,973 89	Demand Certificates.....	2,000 00
Currency.....	1,686 00	Time Certificates.....	2,320 00
Gold.....	102 50	Certified Checks.....	-----
Silver, Nickles and Pennies.....	244 22	Cashier's Checks.....	-----
Checks and Cash Items.....	120 60	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	10,000 00
Total.....	\$ 78,921 95	Total.....	\$ 78,921 95

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 49,494 40
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	49,494 40	Useless.....	-----
Total.....	\$ 49,494 40	Total.....	\$ 49,494 40

**Loganville Banking Co., Loganville.****BANK EXAMINER'S REPORT.**

December 30, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	17,500 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans	63,861 13	penses and Taxes Paid	5,426 11
Demand Loans	-----	Due to Banks and Bankers in this	
Loans and Discounts	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	92 18	States	-----
Overdrafts secured by Cotton	8,279 47	Due Unpaid Dividends	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank	-----	Savings Deposits	32,157 77
Banking House	1,400 00	Demand Certificates	-----
Furniture and Fixtures	1,372 40	Time Certificates	-----
Other Real Estate	-----	Certified Checks	7,245 00
Due from Banks and Bankers in this		Cashier's Checks	-----
State	6,583 65	Due to Clearing House	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted	-----
other States	2,469 58	Bills Payable, including Time Cer-	
Currency	1,811 00	tificates representing Borrowed	
Gold	205 00	Money	-----
Silver, Nickels and Pennies	1,254 47	All other Liabilities	-----
Checks and other Cash Items	-----		
Checks and Exchanges for the Clear-			
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 87,328 88	Total	\$ 87,328 88

**LOANS AND DISCOUNTS..**

In Suit	\$ -----	Good	\$ 63,861 13
In Judgment	-----	Doubtful	-----
Not in Suit	63,861 13	Worthless	-----
Total	\$ 63,861 13	Total	\$ 63,861 13

**Loganville Banking Co., Loganville.****OFFICIAL STATEMENT.**

November 16, 1909.

A. M. Brooks ..... President      W. T. Brooks ..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 61,590 86	Capital Stock Paid In	\$ 25,000 00
Demand Loans	-----	Surplus Fund	17,500 00
Overdrafts	2,938 65	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	4,281 54
Bank	-----	Due to Banks and Bankers in this	
Banking House	1,400 00	State	-----
Furniture and Fixtures	1,372 40	Due to Banks and Bankers in other	
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this		Due Unpaid Dividends	-----
State	5,226 50	Individual Deposits subject to Check	
Due from Banks and Bankers in		Savings Deposits	27,970 05
other States	3,095 46	Demand Certificates	-----
Currency	2,948 00	Time Certificates	5,075 57
Gold	170 00	Certified Checks	-----
Silver, Nickels and Pennies	1,031 35	Cashier's Checks	-----
Checks and Cash Items	54 04	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	
Interest Paid	-----	tificates representing Borrowed	
Depositors Guarantee Fund	-----	Money	-----
Total	\$ 79,827 16	Total	\$ 79,827 16

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 61,590 86
In Judgment	-----	Doubtful	-----
Not in Suit	61,590 86	Worthless	-----
Total	\$ 61,590 86	Total	\$ 61,590 86

## Bank of Louisville, Louisville.

## BANK EXAMINER'S REPORT.

September 25, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	6,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	34,351 06
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	4,727 22	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	111,015 06	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check.....	80,490 51
Overdrafts, See Schedule.....	29 37	Savings Deposits.....	-----
Overdrafts secured by Cotton.....	46,257 60	Demand Certificates.....	-----
Bonds and Stocks owned by the Bank.....	20,505 30	Time Certificates.....	34,429 21
Banking House.....	-----	Certified Checks.....	-----
Furniture and Fixtures.....	-----	Cashier's Checks.....	614 52
Other Real Estate.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	31,421 77	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	18,803 87	Bills Payable, including Time Certificates representing Borrowed Money.....	57,500 00
Currency.....	1,066 00	All other Liabilities.....	-----
Gold.....	158 00		
Silver, Nickels and Pennies.....	1,256 60		
Checks and other Cash Items.....	321 81		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,822 70		
<b>Total.....</b>	<b>\$ 238,385 30</b>	<b>Total.....</b>	<b>\$ 238,385 30</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ 452 40	Good.....	\$ 114,701 28
In Judgment.....	-----	Doubtful.....	1,041 00
Not in Suit.....	115,289 88	Worthless.....	-----
<b>Total.....</b>	<b>\$ 115,742 28</b>	<b>Total.....</b>	<b>\$ 115,742 28</b>

## Bank of Louisville, Louisville.

## OFFICIAL STATEMENT.

November 16, 1909.

S. M. Clark.....President

L. R. Turner.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 68,204 24	Capital Stock Paid In.....	25,000 00
Demand Loans.....	82,758 48	Surplus Fund.....	6,000 00
Overdrafts.....	273 84	Undivided Profits, less Current Expenses and Taxes Paid.....	35,248 05
Bonds and Stocks owned by the Bank.....	20,505 30	Due to Banks and Bankers in this State.....	-----
Banking House.....	-----	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	-----	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check.....	100,648 66
Due from Banks and Bankers in this State.....	13,662 54	Savings Deposits.....	-----
Due from Banks and Bankers in other States.....	15,020 51	Demand Certificates.....	-----
Currency.....	5,905 00	Time Certificates.....	35,630 60
Gold.....	187 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,110 47	Cashier's Checks.....	327 56
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	136 99	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 207,854 87</b>	<b>Total.....</b>	<b>\$ 207,854 87</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ 485 00	Good.....	\$ 150,912 72
In Judgment.....	50 00	Doubtful.....	50 00
Not in Suit.....	150,427 72	Worthless.....	-----
<b>Total.....</b>	<b>\$ 150,962 72</b>	<b>Total.....</b>	<b>\$ 150,962 72</b>



## Lovejoy Banking Co., Lovejoy.

## BANK EXAMINER'S REPORT.

September 2, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	578 49
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	27,374 60	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	44 96	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	6,812 79
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,519 08	Demand Certificates.....	-----
Furniture and Fixtures.....	1,561 82	Time Certificates.....	1,580 74
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	2,129 99	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	3,045 74	Bills Payable, including Time Cer-	-----
Currency.....	971 00	tificates representing Borrowed	-----
Gold.....	202 00	Money.....	13,000 00
Silver, Nickels and Pennies.....	85 41	All other Liabilities.....	-----
Checks and other Cash Items.....	37 42		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
County Warrants.....	-----		
Town orders.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 36,972 02	Total.....	\$ 36,972 02

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 27,374 60
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	27,374 60	Worthless.....	-----
Total.....	\$ 27,374 60	Total.....	\$ 27,374 60

## Lovejoy Banking Co., Lovejoy.

## OFFICIAL STATEMENT.

November 16, 1909.

J. O. Norris.....	President	J. O. Rutherford.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,918 26	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts (Cotton).....	555 95	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,611 61
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,519 08	State.....	-----
Furniture and Fixtures.....	1,836 82	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	9,036 28	Individual Deposits subject to Check	31,885 81
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	5,183 10	Demand Certificates.....	-----
Currency.....	3,000 00	Time Certificates.....	2,105 74
Gold.....	200 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	591 17	Cashier's Checks.....	267 50
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 50,870 66	Total.....	\$ 50,870 66
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 28,918 26
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	28,918 26	Worthless.....	-----
Total.....	\$ 28,918 26	Total.....	\$ 28,918 26

## Liberty Banking Co., Ludowici.

## BANK EXAMINER'S REPORT.

August 3, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 35,000 00
Loans on Collateral other than R. E.		Surplus Fund	5,000 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	3,260 32
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	2,000 00	Due to Banks and Bankers in other States	
Loans and Discounts	104,780 80	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	27,574 26
Overdrafts, See Schedule	730 39	Savings Deposits	30 67
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	45,974 39
Banking House	3,559 43	Certified Checks	
Furniture and Fixtures		Cashier's Checks	178 26
Other Real Estate	2,789 71	Due to Clearing House	
Due from Banks and Bankers in this State	18,427 87	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	1,122 22	Bills Payable, including Time Certificates representing Borrowed Money	20,000 00
Currency	622 00	All other Liabilities	
Gold	485 00		
Silver, Nickels and Pennies	2 15		
Checks and other Cash Items	2,498 33		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
Total	\$ 137,017 90	Total	\$ 137,017 90

## LOANS AND DISCOUNTS.

In Suit	\$ 7,221 30	Good	\$ 105,250 80
In Judgment		Doubtful	1,500 00
Not in Suit	99,559 50	Worthless	30 00
Total	\$ 106,780 80	Total	\$ 106,780 80

## Liberty Banking Co., Ludowici.

## OFFICIAL STATEMENT.

November 16, 1909.

L. Carter.....President

J. B. Daniel.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 94,811 22	Capital Stock Paid In	\$ 35,000 00
Demand Loans	3,013 63	Surplus Fund	5,000 00
Overdrafts	1,635 19	Undivided Profits, less Current Expenses and Taxes Paid	4,171 91
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	2,000 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	1,559 43	Due Unpaid Dividends	
Other Real Estate	2,333 39	Individual Deposits subject to Check	26,374 89
Due from Banks and Bankers in this State	15,708 10	Savings Deposits	
Due from Banks and Bankers in other States	1,906 69	Demand Certificates	
Currency	2,799 00	Time Certificates	42,553 73
Gold	320 00	Certified Checks	
Silver, Nickels and Pennies	202 32	Cashier's Checks	243 89
Checks and Cash Items	55 45	Due to Clearing House	
Exchanges For the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	13,000 00
Interest Paid			
Depositors Guarantee Fund			
Total	\$ 126,344 42	Total	\$ 126,344 42

## LOANS AND DISCOUNTS.

In Suit	\$ 5,755 50	Good	\$ 97,515 85
In Judgment		Doubtful	279 00
Not in Suit	92,069 35	Worthless	30 00
Total	\$ 97,824 85	Total	\$ 97,824 85

**Bank of Lula, Lula.****BANK EXAMINER'S REPORT.**

November 15, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	33,702 67	penses and Taxes Paid.....	5,194 96
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	10 91	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	96 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	30,713 47
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,468 65	Demand Certificates.....	-----
Furniture and Fixtures.....	1,336 62	Time Certificates.....	16,630 75
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	153 30
State.....	16,499 38	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	6,780 58	Bills Payable, including Time Cer-	-----
Currency.....	3,901 00	tificates representing Borrowed	-----
Gold.....	390 00	Money.....	-----
Silver, Nickels and Pennies.....	771 15	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,927 52		
Total.....	\$ 67,788 48	Total.....	\$ 67,788 48

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 33,686 07
In Judgment.....	16 60	Doubtful.....	16 60
Not in Suit.....	33,686 07	Worthless.....	-----
Total.....	\$ 33,702 67	Total.....	\$ 33,702 67

**Bank of Lula, Lula.****OFFICIAL STATEMENT.**

November 16, 1909.

S. S. Carter.....President E. F. Whitworth.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,518 67	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	10 91	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	5,213 59
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,468 65	State.....	-----
Furniture and Fixtures.....	1,336 62	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	68 00
State.....	16,893 29	Individual Deposits subject to Check	29,797 48
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	8,708 10	Demand Certificates.....	-----
Currency.....	3,700 00	Time Certificates.....	16,630 75
Gold.....	380 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	793 85	Cashier's Checks.....	118 60
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	18 33	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 66,828 42	Total.....	\$ 66,828 42

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 16 60	Good.....	\$ 33,502 07
In Judgment.....	-----	Doubtful.....	16 60
Not in Suit.....	33,502 07	Worthless.....	-----
Total.....	\$ 33,518 67	Total.....	\$ 33,518 67

**Bank of Lumpkin, Lumpkin.****BANK EXAMINER'S REPORT.**

October 26, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,358 42
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	47,308 32	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,966 37	States.....	
Overdrafts secured by Cotton.....	7,994 97	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	51,224 38
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	2,456 95	Time Certificates.....	9,550 97
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	203 80
State.....	19,990 17	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	11,145 26	Bills Payable, including Time Cer-	
Currency.....	3,372 00	tificates representing Borrowed	
Gold.....	805 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	1,010 30	All other Liabilities.....	
Checks and other Cash Items.....	2,488 23		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 98,337 57	Total.....	\$ 98,337 57

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 101 00	Good.....	\$ 47,308 32
In Judgment.....		Doubtful.....	
Not in Suit.....	47,207 32	Worthless.....	
Total.....	\$ 47,308 32	Total.....	

**Bank of Lumpkin, Lumpkin.****OFFICIAL STATEMENT.**

November 16, 1909.

J. D. Richardson.....	President	S. H. Hollis.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 39,609 70	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	1,900 00	Surplus Fund.....	
Overdrafts.....	1,389 35	Undivided Profits, less Current Ex-	
Cotton, overdrafts.....	13,473 00	penses and Taxes Paid.....	3,265 44
Banking House.....		Due to Banks and Bankers in this	
Furniture and Fixtures.....	2,456 95	State.....	
Other Real Estate.....		Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	
State.....	11,296 07	Due Unpaid Dividends.....	
Due from Banks and Bankers in		Individual Deposits subject to Check	47,426 55
other States.....	8,925 43	Savings Deposits.....	
Currency.....	4,797 00	Demand Certificates.....	
Gold.....	570 00	Time Certificates.....	9,828 52
Silver, Nickels and Pennies.....	238 19	Certified Checks.....	
Checks and Cash Items.....	553 65	Cashier's Checks.....	275 23
Exchanges for the Clearing House.....		Due to Clearing House.....	
Profit and Loss.....		Notes and Bills Rediscounted.....	
Interest Paid.....	586 40	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....		tificates representing Borrowed	
		Money.....	
Total.....	\$ 85,795 74	Total.....	\$ 85,795 74

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 41,509 70
In Judgment.....		Doubtful.....	
Not in Suit.....	41,509 70	Worthless.....	
Total.....	\$ 41,509 70	Total.....	\$ 41,509 70

**Bank of Stewart County, Lumpkin.****BANK EXAMINER'S REPORT.**

December 31, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	12,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	70,733 15	penses and Taxes Paid.....	5,010 24
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	30,937 10	States.....	
Overdrafts secured by Cotton.....	5,252 72	Due Unpaid Dividends.....	47 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	61,156 14
Bank.....	565 00	Savings Deposits.....	
Banking House.....	5,273 88	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	12,337 94
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	467 00
State.....	17,346 45	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	12,907 27	Bills Payable, including Time Cer-	
Currency.....		tificates representing Borrowed	
Gold.....		Money.....	10,000 00
Silver, Nickels and Pennies.....	7,552 75	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 151,018 32	Total.....	\$ 151,018 32

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 70,533 15
In Judgment.....	197 94	Doubtful.....	
Not in Suit.....	70,535 21	Worthless.....	200 00
Total.....	\$ 70,733 15	Total.....	\$ 70,733 15

**Bank of Stewart County, Lumpkin.****OFFICIAL STATEMENT.**

November 18, 1909.

A. H. Simpson.....President W. L. Mordee.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 98,891 34	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	4,835 86	Surplus Fund.....	12,000 00
Overdrafts and Advance on Cotton.....	8,070 08	Undivided Profits, less Current Ex-	
Overdrafts not secured.....	1,695 81	penses and Taxes Paid.....	5,043 55
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....	565 00	State.....	2,413 65
Banking House.....	5,273 88	Due to Banks and Bankers in other	
Furniture and Fixtures.....		States.....	1,524 50
Other Real Estate.....		Due Unpaid Dividends.....	47 00
Due from Banks and Bankers in this		Individual Deposits subject to Check	36,813 67
State.....	5,205 12	Savings Accounts.....	13,914 12
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	1,667 74	Time Certificates.....	
Currency.....	5,182 00	Certified Checks.....	
Gold.....	282 50	Cashier's Checks.....	262 97
Silver, Nickels and Pennies.....	1,930 97	Due to Clearing House.....	
Checks and Cash Items.....		Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....	695 89	tificates representing Borrowed	
Interest Paid.....	2,264 27	Money.....	15,000 00
Depositors Guarantee Fund.....			
Total.....	\$ 137,019 46	Total.....	\$ 137,019 46

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 0 50	Good.....	\$ 98,391 34
In Judgment.....	477 94	Doubtful.....	500 00
Not in Suit.....	98,403 90	Worthless.....	
Total.....	\$ 98,891 34	Total.....	\$ 98,891 34

**Luthersville Banking Co., Luthersville.****BANK EXAMINER'S REPORT.**

October 15, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,437 41
Demand Loans.....	160 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	45,169 96	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,366 27	States.....	-----
Overdrafts secured by Cotton.....	3,456 62	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	26,280 45
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,912 50	Demand Certificates.....	-----
Furniture and Fixtures.....	1,586 15	Time Certificates.....	500 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	6,264 43	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	19,443 47	Bills Payable, including Time Cer-	-----
Currency.....	2,238 00	tificates representing Borrowed	-----
Gold.....	75 00	Money.....	28,000 00
Silver, Nickels and Pennies.....	545 46	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources, Depositors Guar-	-----		
antee Fund.....	-----		
Total.....	\$ 84,217 86	Total.....	\$ 84,217 86

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 100 00	Good.....	\$ 45,329 96
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	45,229 96	Worthless.....	-----
Total.....	\$ 45,329 96	Total.....	\$ 45,329 96

**Luthersville Banking Co., Luthersville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. O. Norris.....	President	H. R. Fitts.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,651 71	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	718 00	Surplus Fund.....	-----
Overdrafts (cotton).....	10,880 91	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	4,780 13
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,912 50	State.....	-----
Furniture and Fixtures.....	1,586 15	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	4,271 00	Individual Deposits subject to Check	24,902 06
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	2,881 32	Demand Certificates.....	-----
Currency.....	3,120 00	Time Certificates.....	500 00
Gold.....	100 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	436 88	Cashier's Checks.....	415 96
Checks and Cash Items.....	39 68	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	3,000 00
Total.....	\$ 58,598 15	Total.....	\$ 58,598 15

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 100 00	Good.....	\$ 31,369 71
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	31,269 71	Worthless.....	-----
Total.....	\$ 31,369 71	Total.....	\$ 31,369 71

**Bank of Lyerly, Lyerly.****BANK EXAMINER'S REPORT.**

November 26, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 2,500 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	13,617 22	Surplus Fund.....	-----
Loans on Personal Endorsement.....	15,097 58	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,623 48
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	349 92	Due to Banks and Bankers in other	-----
Overdrafts, See schedule.....	92	States.....	5,500 00
Overdrafts secured by Cotton.....	1,330 94	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	39,176 33
Bank.....	2,133 20	Savings Deposits.....	-----
Banking House.....	2,192 54	Demand Certificates.....	-----
Furniture and Fixtures.....	1,334 47	Time Certificates.....	5,001 77
Other Real Estate.....	1,974 82	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	149 56
State.....	11,500 00	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	8,122 43	Bills Payable, including Time Cer-	-----
Currency.....	2,248 00	tificates representing Borrowed	-----
Gold.....	120 00	Money.....	-----
Silver, Nickels and Pennies.....	456 08	All other Liabilities.....	-----
Checks and other Cash Items.....	148 38		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	395 34		
Depositors Guarantee Fund.....	2,929 30		
Total.....	\$ 66,451 14	Total.....	\$ 66,451 14

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 31,097 10
In Judgment.....	-----	Doubtful.....	467 62
Not in Suit.....	31,564 72	Worthless.....	-----
Total.....	\$ 31,564 72	Total.....	\$ 31,564 72

**Bank of Lyerly, Lyerly.****OFFICIAL STATEMENT.**

November 16, 1909.

J. L. Pollock.....President      Geo. Harper.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,771 83	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	750 66	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,416 33
Bank.....	2,133 20	Due to Banks and Bankers in this	-----
Banking House.....	2,192 54	State.....	500 00
Furniture and Fixtures.....	1,334 47	Due to Banks and Bankers in other	-----
Other Real Estate.....	1,974 82	States.....	5,000 00
Due from Banks and Bankers in this	11,500 00	Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	36,542 47
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	8,167 80	Demand Certificates.....	-----
Currency.....	2,007 00	Time Certificates.....	6,091 30
Gold.....	140 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	423 12	Cashier's Checks.....	192 99
Checks and Cash Items.....	70 94	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	347 41	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Insurance Fund.....	2,929 30	Money.....	-----
Total.....	\$ 64,743 09	Total.....	\$ 64,743 09

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 30,339 21
In Judgment.....	-----	Doubtful.....	432 62
Not in Suit.....	30,771 83	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ 30,771 83

**Toombs County Bank, Lyons.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R.E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	5,737 40
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	137,525 03	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	236 61	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	81,896 13
Bank.....		Savings Deposits.....	2,659 42
Banking House.....	9,127 23	Demand Certificates.....	
Furniture and Fixtures.....	2,605 58	Time Certificates.....	59,195 96
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	627,86
State.....	26,039 00	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	7,000 00
other States.....	32,522 51	Bills Payable, including Time Cer-	
Currency.....	2,918 00	tificates representing Borrowed	
Gold.....	470 00	Money.....	25,000 00
Silver, Nickels and Pennies.....	26 51	All other Liabilities.....	
Checks and other Cash Items.....	646 30		
Checks and Exchanges for the Clear			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 212,116 77	Total.....	\$ 212,116 77

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 136,525 03
In Judgment.....	3,758 32	Doubtful.....	1,000 00
Not in Suit.....	133,766 71	Worthless.....	
Total.....	\$ 137,525 03	Total.....	\$ 137,525 03

**Toombs County Bank, Lyons.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 22, 1905  
 Enoch J. Giles..... President.  
 Begun Business Jan. 5, 1906.  
 W. T. China..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 105,085 06	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	334 79	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,975 98
Bank.....		Due to Banks and Bankers in this	
Banking House.....	9,127 23	State.....	
Furniture and Fixtures.....	2,605 58	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	14,654 75	Individual Deposits subject to Check	39,243 85
Due from Banks and Bankers in		Savings Deposits.....	2,633 99
other States.....	334 26	Demand Certificates.....	
Currency.....	1,052 00	Time Certificates.....	25,984 81
Gold.....	180 00	Certified Checks.....	
Silver, Nickels and Pennies.....	62 75	Cashier's Checks.....	424 43
Checks and Cash Items.....	797 48	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	7,000 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	2,029 16	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	25,000 00
Total.....	\$ 136,263 06	Total.....	\$ 136,263 06

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 105,085 06
In Judgment.....	3,223 32	Doubtful.....	
Not in Suit.....	101,861 74	Worthless.....	
Total.....	\$ 105,085 06	Total.....	\$ 105,085 06



**Central Georgia Bank, Macon.****BANK EXAMINER'S REPORT.**

September 8, 1909.

Examined by J. T. Henderson, C. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	6,774 54
Demand Loans.....	13,440 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	125,659 81	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	702 45	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	125,274 11
Bank.....	500 00	Savings Deposits.....	-----
Banking House.....	12,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	1,600 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	135 00
State.....	8,369 39	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	45,754 15	Bills Payable, including Time Cer-	-----
Currency.....	14,566 00	tificates representing Borrowed	-----
Gold.....	5,000 00	Money.....	-----
Silver, Nickels and Pennies.....	66 26	All other Liabilities.....	-----
Checks and other Cash Items.....	7,635 59		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 233,783 65	Total.....	\$ 233,783 65

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 139,099 81
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	139,099 81	Worthless.....	-----
Total.....	\$ 139,099 81	Total.....	\$ 139,099 81

**Central Georgia Bank, Macon.****OFFICIAL STATEMENT.**

November 16, 1909.

Jos. N. Neel.....President T. O. Chestney.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 48,430 59	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	8,945 00	Surplus Fund.....	-----
Overdrafts.....	209 96	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	6,408 25
Bank.....	500 00	Due to Banks and Bankers in this	-----
Banking House.....	12,000 00	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	52,943 76	Individual Deposits subject to Check	48,576 31
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	10,421 10	Demand Certificates.....	1,400 00
Currency.....	20,014 00	Time Certificates.....	-----
Gold.....	2,000 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	359 20	Cashier's Checks.....	-----
Checks and Cash Items.....	560 95	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
		Reserved for Int. and Tax.....	-----
Total.....	\$ 156,384 56	Total.....	\$ 156,384 56

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 48,430 59
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ 48,430 59	Total.....	\$ 48,430 59

**Commercial and Savings Bank, Macon.****BANK EXAMINER'S REPORT.**

September 7, 1909.

Examined by J. S. Hollinshead, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	50,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	6,136 51
Miscellaneous Loans.....	.....	Due to Banks and Bankers in this State.....	.....
Demand Loans.....	51,915 56	Due to Banks and Bankers in other States.....	.....
Loans and Discounts.....	294,206 06	Due Unpaid Dividends.....	.....
Loans on one name party.....	.....	Individual Deposits subject to Check Savings Deposits.....	288,589 88
Overdrafts, See Schedule.....	.....	Demand Certificates.....	.....
Overdrafts secured by Cotton.....	.....	Time Certificates.....	24,620 20
Bonds and Stocks owned by the Bank.....	64,729 94	Certified Checks.....	.....
Banking House.....	.....	Cashier's Checks.....	.....
Furniture and Fixtures.....	2,329 07	Due to Clearing House.....	.....
Other Real Estate.....	380 00	Notes and Bills Rediscounted.....	.....
Due from Banks and Bankers in this State.....	26,837 93	Bills Payable, including Time Certificates representing Borrowed Money.....	30,000 00
Due from Banks and Bankers in other States.....	5,952 70	All other Liabilities.....	.....
Currency.....	2,175 00		
Gold.....	.....		
Silver, Nickels and Pennies.....	79 88		
Checks and other Cash Items.....	740 45		
Checks and Exchanges for the Clearing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 449,346 59</b>	<b>Total.....</b>	<b>\$ 449,346 59</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,123 66	Good.....	\$ 344,535 42
In Judgment.....	.....	Doubtful.....	1,586 20
Not in Suit.....	342,997 96	Worthless.....	.....
<b>Total.....</b>	<b>\$ 346,121 62</b>	<b>Total.....</b>	<b>\$ 346,121 62</b>

**Commercial and Savings Bank, Macon.****OFFICIAL STATEMENT.**

November 16, 1909.

E. J. Mallary.....President J. J. Cobb.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	322,173 77	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	.....	Surplus Fund.....	50,000 00
Overdrafts.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	6,124 69
Bonds and Stocks owned by the Bank.....	65,954 94	Due to Banks and Bankers in this State.....	.....
Banking House.....	.....	Due to Banks and Bankers in other States.....	.....
Furniture and Fixtures.....	2,329 07	Due Unpaid Dividends.....	.....
Real Estate.....	380 00	Individual Deposits subject to Check Savings Deposits.....	301,004 57
Due from Banks and Bankers in this State.....	32,423 64	Demand Certificates.....	.....
Due from Banks and Bankers in other States.....	5, 664 58	Time Certificates.....	25,426 16
Currency.....	2,220 00	Certified Checks.....	.....
Gold.....	5 00	Cashier's Checks.....	.....
Silver, Nickels and Pennies.....	49 92	Due to Clearing House.....	.....
Checks and Cash Items.....	1,354 50	Notes and Bills Rediscounted.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Profit and Loss.....	.....		
Interest Paid.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 432,555 42</b>	<b>Total.....</b>	<b>\$ 432,555 42</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,000 00	Good.....	\$ 321,173 77
In Judgment.....	.....	Doubtful.....	1,000 00
Not in Suit.....	320,173 77	Worthless.....	.....
<b>Total.....</b>	<b>\$ .....</b>	<b>Total.....</b>	<b>\$ .....</b>

**Home Savings Bank, Macon.****BANK EXAMINER'S REPORT.**

September 7, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens, C. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	30,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Expenses and Taxes Paid	15,569 05
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	114,344 52	Due to Banks and Bankers in other States	-----
Loans and Discounts	310,244 24	Due Unpaid Dividends	-----
Loans on one name party	-----	Individual Deposits subject to Check Savings Deposits	364,093 94
Overdrafts, See Schedule	-----	Demand Certificates	-----
Overdrafts secured by Cotton	-----	Time Certificates	-----
Bonds and Stocks owned by the Bank	6,530 00	Certified Checks	-----
Banking House	-----	Cashier's Checks	-----
Furniture and Fixtures	500 00	Due to Clearing House	-----
Other Real Estate	-----	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in this State	56,125 26	Bills Payable, including Time Certificates representing Borrowed Money	50,000 00
Due from Banks and Bankers in other States	15,779 63	All other Liabilities	-----
Currency	2,821 00		
Gold	160 00		
Silver, Nickels and Pennies	341 53		
Checks and other Cash Items	2,816 81		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 509,662 99</b>	<b>Total</b>	<b>\$ 509,662 99</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 424,588 76
In Judgment	-----	Doubtful	-----
Not in Suit	424,588 76	Worthless	-----
<b>Total</b>	<b>\$ -----</b>	<b>Total</b>	<b>\$ -----</b>

**Home Savings Bank, Macon.****OFFICIAL STATEMENT.**

November 16, 1909.

R. J. Taylor.....President      W. R. Rogers Jr.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 295,598 37	Capital Stock Paid In	\$ 50,000 00
Demand Loans	115,165 92	Surplus Fund	30,000 00
Overdrafts	-----	Undivided Profits, less Current Expenses and Taxes Paid	14 902 77
Bonds and Stocks owned by the Bank	6,530 00	Due to Banks and Bankers in this State	-----
Banking House	-----	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	500 00	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check Savings Deposits	397,958 53
Due from Banks and Bankers in this State	49,685 91	Demand Certificates	-----
Due from Banks and Bankers in other States	20,120 19	Time Certificates	-----
Currency	4,495 00	Certified Checks	-----
Gold	5 00	Cashier's Checks	-----
Silver, Nickels and Pennies	376 35	Due to Clearing House	-----
Checks and Cash Items	3,384 56	Notes and Bills Rediscounted	-----
Exchanges for the Clearing House	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Profit and Loss	-----	Interest Reserved for Deposits	3,000 00
Interest Paid	-----		
Advances on Cotton	-----		
<b>Total</b>	<b>\$ 495,861 30</b>	<b>Total</b>	<b>\$ 495,861 30</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 410,764 29
In Judgment	-----	Doubtful	-----
Not in Suit	410,764 29	Worthless	-----
<b>Total</b>	<b>\$ 410,764 29</b>	<b>Total</b>	<b>\$ 410,764 29</b>

**Macon Savings Bank, Macon.****BANK EXAMINER'S REPORT.**

September 7, 1909.

Examined by J. T. Henderson, C. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 100,000 00
Loans on Collateral other than R. E.....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 8,730 79
Demand Loans..... 16,984 22	Due to Banks and Bankers in this
Loans and Discounts..... 210,556 25	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 5,248 47	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check..... 34,953 80
Bank..... 2,724 50	Savings Deposits..... 108,517 67
Banking House.....	Demand Certificates.....
Furniture and Fixtures..... 1,297 19	Time Certificates..... 15,793 12
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 9,862 85	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 5,483 61	Bills Payable, including Time Cer-
Collection Account.....	tificates representing Borrowed
Currency..... 2,961 00	Money.....
Gold..... 1,012 50	All other Liabilities.....
Silver, Nickels and Pennies..... 3,350 66	
Checks and other Cash Items..... 838 05	
Checks and Exchanges for the	
Clearing House..... 6,776 08	
Profit and Loss.....	
Interest Paid.....	
Total.....\$ 267,095 38	Total.....\$ 267,095 38

**LOANS AND DISCOUNTS.**

In Suit.....\$ 206 68	Good.....\$ 227,540 47
In Judgment..... 2,183 74	Doubtful.....
Not in Suit..... 225,150 05	Worthless.....
Total.....\$ 227,540 47	Total.....\$ 227,540 47

**Macon Savings Bank, Macon.****OFFICIAL STATEMENT.**

November 16, 1909.

H. T. Powell.....	President	J. W. Cannon.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 162,709 87	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	11,578 00	Surplus Fund.....	
Overdrafts.....	6,492 79	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	10,602 37
Bank.....	2,502 00	Due to Banks and Bankers in this	
Banking House.....		State.....	2,500 00
Furniture and Fixtures.....	1,299 19	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	87,793 48	Individual Deposits subject to Check.....	52,992 81
Due from Banks and Bankers in		Individual Deposits not subject to	
other States.....	5,549 02	check.....	108,319 86
Currency.....	4,627 00	Time Certificates.....	14,343 12
Gold.....	1,437 50	Certified Checks.....	
Silver, Nickels and Pennies.....	3,353 87	Cashier's Checks.....	
Checks and Cash Items.....	4,668 90	Due to Clearing House.....	3,328 97
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Court Costs.....	75 51	Money.....	
Total.....	\$ 292,087 13	Total.....	\$ 292,087 13

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 169,287 87
In Judgment..... 1,924 14	Doubtful..... 5,000 00
Not in Suit..... 172,363 73	Worthless.....
Total.....\$ 174,287 87	Total.....\$ 174,287 87

**Bank of Madison, Madison.****BANK EXAMINER'S REPORT.**

December 21, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 75,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	18,750 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	12,284 54
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	148,895 83	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,686 91	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	117,359 89
Bank.....		Savings Deposits.....	
Banking House.....	3,000 00	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	4,359 11
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	18,572 93	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	5,134 86	Bills Payable, including Time Cer-	
Currency.....	3,165 00	tificates representing Borrowed	
Gold.....	20 00	Money.....	
Silver, Nickels and Pennies.....	1,568 44	All other Liabilities.....	
Checks and other Cash Items.....	2,637 89		
Checks 640 Bk.....	42,071 68		
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 227,753 54	Total.....	\$ 227,753 54

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 100 00	Good.....	\$ 148,885 83
In Judgment.....		Doubtful.....	10 00
Not in Suit.....	148,795 83	Worthless.....	
Total.....	\$ 148,895 83	Total.....	\$ 148,895 83

**Bank of Madison, Madison.****OFFICIAL STATEMENT.**

November 16, 1909.

Lee Trammell..... President

H. T. Shaw..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 151,348 65	Capital Stock Paid In.....	\$ 75,000 00
Demand Loans.....	20,000 00	Surplus Fund.....	18,750 00
Overdrafts.....	3,112 97	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	11,344 14
Bank.....		Due to Banks and Bankers in this	
Banking House.....	5,000 00	State.....	
Furniture and Fixtures.....		Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	18,651 95	Individual Deposits subject to Check	133,898 02
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	21,465 01	Demand Certificates.....	
Currency.....	6,303 00	Time Certificates.....	5,209 11
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	1,348 50	Cashier's Checks.....	
Checks and Cash Items.....	19,071 19	Clearing House Certificates.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 244,301 27	Total.....	\$ 244,301 27

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 101 00	Good.....	\$ 151,348 65
In Judgment.....		Doubtful.....	
Not in Suit.....	151,247 65	Worthless.....	
Total.....	\$ 151,348 65	Total.....	\$ 151,348 65

**Morgan County Bank, Madison.****BANK EXAMINER'S REPORT.**

December 21, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 40,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	2,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	6,148 86
Demand Loans.....	12,452 45	Due to Banks and Bankers in this	
Loans and Discounts.....	65,200 69	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,811 48	States.....	-----
Overdrafts secured by Cotton.....	16,773 20	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	80,144 77
Bank.....	-----	Savings Deposits.....	14,147 03
Banking House.....	6,429 65	Demand Certificates.....	-----
Furniture and Fixtures.....	2,600 00	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	22,122 62	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	8,321 10	Bills Payable, including Time Cer-	
Currency.....	400 00	tificates representing Borrowed	
Gold.....	427 50	Money.....	-----
Silver, Nickels and Pennies.....	769 49	All other Liabilities.....	-----
Checks and other Cash Items.....	5,630 48		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 142,940 66</b>	<b>Total.....</b>	<b>\$ 142,940 66</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 628 93	Good.....	\$ 72,153 14
In Judgment.....	231 60	Doubtful.....	5,500 00
Not in Suit.....	76,792 61	Worthless.....	-----
<b>Total.....</b>	<b>\$ 77,653 14</b>	<b>Total.....</b>	<b>\$ 77,653 14</b>

**Morgan County Bank, Madison.****OFFICIAL STATEMENT.**

November 16, 1909.

P. G. Walker.....President W. G. Thompson.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 70,727 60	Capital Stock Paid In.....	\$ 40,000 00
Demand Loans.....	9,763 25	Surplus Fund.....	2,500 00
Overdrafts.....	11,121 58	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,363 85
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	6,429 65	State.....	-----
Furniture and Fixtures.....	2,800 00	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	24,588 66	Individual Deposits subject to Check	97,263 66
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	7,997 92	Demand Certificates.....	-----
Currency.....	5,945 00	Time Certificates.....	-----
Gold.....	422 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,972 99	Cashier's Checks.....	-----
Checks and Cash Items.....	4,358 36	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>146,127 51</b>	<b>Total.....</b>	<b>\$ 146,127 51</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 328 93	Good.....	\$ 73,762 85
In Judgment.....	2,142 30	Doubtful.....	6,728 00
Not in Suit.....	78,019 62	Worthless.....	-----
<b>Total.....</b>	<b>\$ 80,490 85</b>	<b>Total.....</b>	<b>\$ 80,490 85</b>

**Bank of Mansfield, Mansfield.****BANK EXAMINER'S REPORT.**

December 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	43,079 95	penses and Taxes Paid.....	1,507 43
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	5,134 78	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	104 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	43,311 71
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	4,225 00	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	5,152 23
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	17,870 36	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	2,370 25	Bills Payable, including Time Cer-	
Currency.....	1,063 00	tificates representing Borrowed	
Gold.....	295 00	Money.....	-----
Silver, Nickels and Pennies.....	939 55	All other Liabilities.....	-----
Checks and other Cash Items.....	683 48		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 76,575 37	Total.....	\$ 76,575 37

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 43,079 95
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	43,079 95	Worthless.....	-----
Total.....	\$ 43,079 95	Total.....	\$ 43,079 95

**Bank of Mansfield, Mansfield.****OFFICIAL STATEMENT.**

November 16, 1909.

J. M. Hurst Jr. .... President J. S. McGarity ..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,632 04	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	1,500 00
Overdrafts.....	8,403 76	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	600 51
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	4,225 00	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	104 00
State.....	21,245 01	Individual Deposits subject to Check	42,857 34
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	5,522 60	Demand Certificates.....	-----
Currency.....	6,435 00	Time Certificates.....	4,997 23
Gold.....	270 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,325 67	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	10,000 00
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 85,059 08	Total.....	\$ 85,059 08

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 37,521 82
In Judgment.....	-----	Doubtful.....	110 22
Not in Suit.....	37,632 04	Worthless.....	-----
Total.....	\$ 37,632 04	Total.....	\$ 37,632 04

**Peoples Bank, (Branch Bank of Newborn), Mansfield.****BANK EXAMINER'S REPORT.**

December 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ -----
Loans on Collateral other than R.E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	14,424 76	penses and Taxes Paid.....	391 54
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	10,000 00
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	2,394 20	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	22,140 86
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,730 48	Demand Certificates.....	-----
Furniture and Fixtures.....	1,212 15	Time Certificates.....	2,130 30
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	10 05
State.....	2,314 99	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,048 67	Bills Payable, including Time Cer-	-----
Currency.....	1,469 00	tificates representing Borrowed	-----
Gold.....	35 00	Money.....	-----
Silver, Nickels and Pennies.....	189 01	All other Liabilities, Unearned Int.....	-----
Checks and other Cash Items.....	8,854 49	Title Guarantee Co.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 34,672 75	Total.....	\$ 34,672 75

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 14,424 76
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	14,424 76	Worthless.....	-----
Total.....	\$ 14,424 76	Total.....	\$ 14,427 46

**Peoples Bank, (Branch Bank of Newborn), Mansfield.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....President

H. G. Smith.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 13,626 51	Due Bank of Newborn, Ga.....	\$ 9,500 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	4,043 92	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	447 17
Bank.....	-----	Unearned Interest.....	-----
Banking House.....	1,730 48	Due to Banks and Bankers in this	-----
Furniture and Fixtures.....	1,180 15	State.....	-----
Other Real Estate.....	-----	Due to Banks and Bankers in other	-----
Due from Banks and Bankers in this	3,284 91	States.....	-----
State.....	-----	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in	968 77	Individual Deposits subject to Check	24,721 48
other States.....	-----	Savings Deposits.....	-----
Currency.....	1,361 00	Demand Certificates.....	-----
Gold.....	45 00	Time Certificates.....	2,130 30
Silver, Nickels and Pennies.....	451 10	Certified Checks.....	-----
Checks and Cash Items.....	11,263 04	Cashier's Checks.....	1,283 51
Exchanges for the Clearing House.....	-----	Due to Clearing House.....	-----
Profit and Loss.....	-----	Notes and Bills Rediscounted.....	-----
Interest Paid.....	127 58	Bills Payable, including Time Cer-	-----
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	-----
		Money.....	-----
Total.....	\$ 38,082 46	Total.....	\$ 38,082 46

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 13,626 51
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	13,626 51	Worthless.....	-----
Total.....	\$ 13,622 51	Total.....	\$ 13,626 51



**Bank of Martin, Martin.****BANK EXAMINER'S REPORT.**

November 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 16,300 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	398 77
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	25,157 73	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	110 44	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	88 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	19,435 50
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	1,061 19	Time Certificates.....	3,271 03
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	7,535 65	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,760 77	Bills Payable, including Time Cer-	
Currency.....	945 00	tificates representing Borrowed	
Gold.....	257 50	Money.....	2,500 00
Silver, Nickels and Pennies.....	503 38	All other Liabilities.....	
Checks and other Cash Items.....	2, 661 66		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 41,993 30	Total.....	\$ 41,993 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 25,157 73
In Judgment.....		Doubtful.....	
Not in Suit.....	25,157 73	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Martin, Martin.****OFFICIAL STATEMENT.**

November 16, 1909.

W. C. Mason.....President.

P. D. Landrum.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,278 72	Capital Stock Paid In.....	\$ 16,300 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	503 79
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,061 19	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	88 00
State.....	6,419 84	Individual Deposits subject to Check	21,778 83
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,863 07	Demand Certificates.....	
Currency.....	1,749 00	Time Certificates.....	
Gold.....	257 50	Certified Checks.....	
Silver, Nickels and Pennies.....	533 88	Cashier's Checks.....	
Checks and Cash Items.....	2,278 47	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton.....		Money.....	5,771 03
Total.....	\$ 44,441 65	Total.....	\$ 44,441 65

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 28,278 72
In Judgment.....		Doubtful.....	
Not in Suit.....	28,278 72	Worthless.....	
Total.....	\$	Total.....	\$

**Citizens Bank, Marshallville.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 1,022 40	Capital Stock Paid In.....	\$ 18,000 00
Loans on Collateral other than R. E.....	4,883 05	Surplus Fund.....	1,385 20
Loans on Personal Endorsement.....	15,290 50	Undivided Profits less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,125 10
Demand Loans.....	1,700 00	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	922 60	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	165 50	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	130,308 59
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	396 27	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	102,743 76	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	22,142 12	Bills Payable, including Time Cer-	
Currency.....	1,679 00	tificates representing Borrowed	
Gold.....	20 00	Money.....	
Silver, Nickels and Pennies.....	2,823 79	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	29 90		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 153,818 89	Total.....	\$ 153,818 89

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 23,818 55
In Judgment.....		Doubtful.....	
Not in Suit.....	23,818 55	Worthless.....	
Total.....	\$ 23,818 55	Total.....	\$ 23,818 55

**Citizens Bank, Marshallville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Frederick.....President

G. A. Ware.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 21,936 07	Capital Stock Paid In.....	\$ 18,000 00
Demand Loans.....	1,900 00	Surplus Fund.....	1,385 20
Overdrafts.....	968 69	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,960 41
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	396 27	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	117,980 89	Individual Deposits subject to Check	122,629 68
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,246 58	Demand Certificates.....	
Currency.....	2,546 80	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....		Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 146,975 30	Total.....	\$ 146,975 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 23,836 07
In Judgment.....		Doubtful.....	
Not in Suit.....	23,836 07	Worthless.....	
Total.....	\$ 23,836 07	Total.....	\$ 23,836 07

**Marietta Trust and Banking Co., Marietta.****BANK EXAMINER'S REPORT.**

November 23, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$ 75,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,505 73
Demand Loans.....	54,645 90	Due to Banks and Bankers in this	
Loans and Discounts.....	239,844 12	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,713 19	States.....	3,579 36
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	209,717 07
Bank and principal.....	16,284 50	Savings Deposits.....	65,227 53
Banking House.....	-----	Demand Certificates.....	1,175 00
Furniture and Fixtures.....	3,500 00	Time Certificates.....	-----
Other Real Estate.....	1,332 50	Certified Checks.....	13 00
Due from Banks and Bankers in this		Cashier's Checks.....	500 00
State.....	22,390 65	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	26,838 99	Bills Payable, including Time Cer-	
Currency.....	8,953 00	tificates representing Borrowed	
Gold.....	10 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	381 46	All other Liabilities.....	-----
Checks and other Cash Items.....	2,823 38	Unearned Interest.....	-----
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 379 717 69	Total.....	\$ 379,717 69

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 244 70	Good.....	\$ 294,190 02
In Judgment.....	300 00	Doubtful.....	300 00
Not in Suit.....	293,945 32	Worthless.....	-----
Total.....	\$ 294,490 02	Total.....	\$ 294,490 02

**Marietta Trust and Banking Co., Marietta.****OFFICIAL STATEMENT.**

November 16, 1909.

J. D. Malone.....President      Geo. H. Sessions.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 281,074 01	Capital Stock Paid In.....	\$ 75,000 00
Demand Loans.....	25,763 48	Surplus Fund.....	10,000 00
Overdrafts.....	2,540 06	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,136 18
Bank.....	16,284 50	Unearned Interest.....	-----
Banking House.....	-----	Due to Banks and Bankers in this	
Furniture and Fixtures.....	3,500 00	State.....	-----
Other Real Estate.....	1,332 50	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	-----
State.....	18,972 35	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in		Individual Deposits subject to Check	267,807 86
other States.....	8,487 89	Savings Deposits.....	-----
Currency.....	12,443 00	Demand Certificates.....	1,175 00
Gold.....	25 00	Time Certificates.....	-----
Silver, Nickels and Pennies.....	1,022 37	Certified Checks.....	13 00
Checks and Cash Items.....	1,686 88	Cashier's Checks.....	-----
Exchanges for the Clearing House.....	-----	Due to Clearing House.....	-----
Profit and Loss.....	-----	Notes and Bills Rediscounted.....	-----
Interest Paid.....	-----	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	
		Money.....	25,000 00
Total.....	\$ 373,132 04	Total.....	\$ 373,132 04

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 306,537 49	Good.....	\$ 306,537 49
In Judgment.....	300 00	Doubtful.....	300 00
Not in Suit.....	306,537 49	Worthless.....	-----
Total.....	\$ 306,837 49	Total.....	\$ 306,837 49

**Bank of Maxeys, Maxeys.****BANK EXAMINER'S REPORT.**

July 26, 1909.

Examined by W. J. Eakes.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 3,660 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	5,334 48	Surplus Fund.....	3,000 00
Loans on Personal Endorsement.....	21,118 06	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	257 96
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2 78	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	15,663 81
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	1,215 12	Time Certificates.....	1,228 50
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	2,649 40	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,081 69	Bills Payable, including Time Cer-	
Currency.....	2,457 00	tificates representing Borrowed	
Gold.....	410 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	921 11	All other Liabilities.....	
Checks and other Cash Items.....		Cash Long.....	27
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 40,150 54</b>	<b>Total.....</b>	<b>\$ 40,150 54</b>

**LOANS AND DISCOUNTS.**

In Suit.....	242 38	Good.....	\$ 30,413 44
In Judgment.....		Doubtful.....	
Not in Suit.....	30,171 06	Worthless.....	
<b>Total.....</b>	<b>\$ 30,413 44</b>	<b>Total.....</b>	<b>\$ 30,413 44</b>

**Bank of Maxeys, Maxeys.****OFFICIAL STATEMENT.**

November 16, 1909.

Dr. Chas. P. Brightwell.....President      W. H. Thomas.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 26,057 77	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	3,000 00
Overdrafts.....	303 13	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	372 20
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,215 12	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	11,377 14	Individual Deposits subject to Check	25,582 25
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,879 43	Demand Certificates.....	
Currency.....	3,500 00	Time Certificates.....	1,483 10
Gold.....	200 00	Certified Checks.....	
Silver, Nickels and Pennies.....	906 96	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 45,437 55</b>	<b>Total.....</b>	<b>\$ 45,437 55</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,924 88	Good.....	\$ 26 055 77
In Judgment.....		Doubtful.....	
Not in Suit.....	24,130 89	Worthless.....	
<b>Total.....</b>	<b>\$ 26,055 77</b>	<b>Total.....</b>	<b>\$ 26,055 77</b>

**Bank of Maysville, Maysville.****BANK EXAMINER'S REPORT.**

November 15, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	27,359 75	penses and Taxes Paid.....	797 98
Demand Loans.....	2,003 30	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	4,000 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	14,500 00
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	26,159 53
Bank.....	1,200 00	Savings Deposits.....	
Banking House.....	2,429 43	Demand Certificates.....	
Furniture and Fixtures.....	1,884 50	Time Certificates.....	2,248 89
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	165 08
State.....	7,760 38	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	6,671 52	Bills Payable, including Time Cer-	
Currency.....	2,081 00	tificates representing Borrowed	
Gold.....	75 00	Money.....	
Silver, Nickels and Pennies.....	264 94	All other Liabilities.....	
Checks and other Cash Items.....	7,860 55	Discount and Interest.....	
Checks and Exchanges for the Clear-		Premium on Exchange.....	
ing House.....	348 96		
Profit and Loss.....			
Interest Paid.....			
Depositors Guarantee Fund.....	2,932 15		
Total.....	\$ 62,871 48	Total.....	\$ 62,871 48

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,678 93	Good.....	\$ 29,071 05
In Judgment.....	2,940 09	Doubtful.....	292 00
Not in Suit.....	24,744 03	Worthless.....	
Total.....	\$ 29,363 05	Total.....	\$ 29,363 05

**Bank of Maysville, Maysville.****OFFICIAL STATEMENT.**

November 16, 1909.

W. H. T. Gillespie ..... President      H. L. Turner..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 27,128 09	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	1,993 30	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	952 80
Bank.....	1,200 00	Due to Banks and Bankers in this	
Banking House.....	2,429 43	State.....	
Furniture and Fixtures.....	1,884 50	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	7,924 63	Individual Deposits subject to Check	44,153 57
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	9,350 15	Demand Certificates.....	
Currency.....	2,303 00	Time Certificates.....	2,224 89
Gold.....	75 00	Certified Checks.....	
Silver, Nickels and Pennies.....	280 34	Cashier's Checks.....	488 22
Checks and Cash Items.....	8,120 98	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	154 06	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 62,843 48	Total.....	\$ 62,843 48

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....		Total.....	

## Citizens Bank, McRae.

## BANK EXAMINER'S REPORT.

July 24 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 50,000 00
Loans on Collateral other than R. E.		Surplus Fund	7,000 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	5,973 15
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	510 00	Due to Banks and Bankers in other States	
Loans and Discounts	142,871 49	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	35,259 38
Overdrafts, See Schedule	816 29	Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	34,411 18
Banking House	4,267 67	Certified Checks	
Furniture and Fixtures		Cashier's Checks	285 00
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	19,446 16	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	2,589 12	Bills Payable, including Time Certificates representing Borrowed Money	40,000 00
Currency	1,555 00	All other Liabilities	
Gold	237 50	Time Certificate representing borrowed money	
Silver, Nickels and Pennies	510 95		
Checks and other Cash Items	124 53		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
Total	\$ 172,928 71	Total	\$ 172,928 71

## LOANS AND DISCOUNTS.

In Suit	\$ 4,004 29	Good	\$ 142,542 84
In Judgment		Doubtful	838 65
Not in Suit	\$ 139,377 20	Worthless	
Total	\$ 143,381 49	Total	\$ 143,381 49

## Citizens Bank, McRae.

## OFFICIAL STATEMENT.

November 16, 1909.

J. F. Cook

President.

J. F. Cook

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 104,195 63	Capital Stock Paid In	\$ 50,000 00
Demand Loans		Surplus Fund	7,000 00
Overdrafts (cotton)	3,423 00	Undivided Profits, less Current Expenses and Taxes Paid	7,630 55
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	2,500 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	2,657 67	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	102,563 67
Due from Banks and Bankers in this State	70,840 26	Savings Deposits	
Due from Banks and Bankers in other States	14,896 54	Demand Certificates	
Currency	4,277 00	Time Certificates	35,996 02
Gold		Certified Checks	
Silver, Nickels and Pennies	1,573 40	Cashier's Checks	1,702 30
Checks and Cash Items	529 04	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid			
Depositors Guarantee Fund			
Total	\$ 204,892 54	Total	\$ 204,892 54

## LOANS AND DISCOUNTS.

In Suit	\$ 3,853 15	Good	\$ 103,356 98
In Judgment	248 15	Doubtful	838 65
Not in Suit	100,094 33	Worthless	
Total	\$ 104,195 63	Total	\$ 104,195 63

**Merchants Bank, McRae.****BANK EXAMINER'S REPORT.**

July 23 1909.

Examined by J. Wl. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid in.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	17,614 17
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	20,950 98
Demand Loans.....	1,025 00	Due to Banks and Bankers in this	
Loans and Discounts.....	101,860 21	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,261 78	States.....	
Overdrafts secured by Cotton		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	38,055 24
Bank.....		Savings Deposits.....	
Banking House.....	17,120 40	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	28,432 15
Other Real Estate.....	3,151 76	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	728 63
State.....	12,240 62	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,376 84	Bills Payable, including Time Cer-	
Currency.....	678 00	tificates representing Borrowed	
Gold.....	700 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	505 63	All other Liabilities.....	
Checks and other Cash Items.....	1,246 76		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 143,167 00</b>	<b>Total.....</b>	<b>\$ 143,167 00</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 100,857 24
In Judgment.....	5,883 20	Doubtful.....	1,740 62
Not in Suit.....	97,002 01	Worthless.....	287 35
<b>Total.....</b>	<b>\$ 102,885 21</b>	<b>Total.....</b>	<b>\$ 102,885 21</b>

**Merchants Bank, McRae.****OFFICIAL STATEMENT.**

November 16, 1909.

H. E. Pritchett..... President      H. P. Whiddon..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 83,250 76	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	761 16	Surplus Fund.....	17,614 17
Overdrafts (cotton).....	8,291 53	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,198 56
Bank.....		Due to Banks and Bankers in this	
Banking House.....	14,000 00	State.....	
Furniture and Fixtures.....	3,035 40	Due to Banks and Bankers in other	
Other Real Estate.....	578 52	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	23,169 47	Individual Deposits subject to Check	68,152 87
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	9,320 14	Demand Certificates.....	28,475 26
Currency.....	4,986 00	Time Certificates.....	
Gold.....	85 00	Certified Checks.....	
Silver, Nickels and Pennies.....	2,011 97	Cashier's Checks.....	1,380 95
Checks and Cash Items.....	331 86	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	5,000 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 140,821 81</b>	<b>Total.....</b>	<b>\$ 140,821 81</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 700 00	Good.....	\$ 83,611 92
In Judgment.....	1,100 76	Doubtful.....	400 00
Not in Suit.....	82,211 16	Worthless.....	
<b>Total.....</b>	<b>\$ 84,011 92</b>	<b>Total.....</b>	<b>\$ 84,011 92</b>

**Bank of Henry County, McDonough.****BANK EXAMINER'S REPORT.**

July 15, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R.E.....	-----	Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	16,677 02
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	161 59
Demand Loans.....	7,236 98	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	127,000 25	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check Savings Deposits.....	40,751 92
Overdrafts, See Schedule.....	1,115 67	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	26,752 93
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	3,592 09	Cashier's Checks.....	93 38
Furniture and Fixtures.....	2,656 68	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	7,910 67
Due from Banks and Bankers in this State.....	7,242 31	Bills Payable, including Time Certificates representing Borrowed Money.....	10,000 00
Due from Banks and Bankers in other States.....	7,179 03	All other Liabilities.....	-----
Currency.....	1,125 00	Unpaid Capital Stock and Surplus ..	-----
Gold.....	10 00		
Silver, Nickels and Pennies.....	158 70		
Checks and other Cash Items.....	30 80		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources, Ins. Fund.....	-----		
Stock Notes.....	-----		
Stock Subscriptions.....	-----		
Interest on Stock Notes.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 157,347 51</b>	<b>Total.....</b>	<b>\$ 157,347 51</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 407 40	Good.....	\$ 134,237 23
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	133,829 83	Worthless.....	-----
<b>Total.....</b>	<b>\$ 134,237 23</b>	<b>Total.....</b>	<b>\$ 134,237 23</b>

**Bank of Henry County, McDonough.****OFFICIAL STATEMENT.**

November 16, 1909.

F. S. Etheridge..... President      J. B. Dickson..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 155,913 38	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans on Cotton.....	46,969 58	Surplus Fund.....	5,000 00
Overdrafts on Cotton.....	36,553 53	Undivided Profits, less Current Expenses and Taxes Paid.....	19,267 73
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	1,845 47
Banking House.....	3,607 09	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	2,656 68	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check Demand Certificates.....	135,839 81
Due from Banks and Bankers in this State.....	9,865 63	Time Certificates.....	38,553 90
Due from Banks and Bankers in other States.....	2,441 36	Certified Checks.....	-----
Currency.....	2,618 00	Cashier's Checks.....	1,987 60
Gold.....	30 00	Due to Clearing House.....	-----
Silver, Nickels and Pennies.....	397 88	Notes and Bills Rediscounted.....	4,794 00
Checks and Cash Items.....	1,293 71	Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Exchanges for the Clearing House.....	-----	Insurance Premium Collected.....	58 33
Profit and Loss.....	-----		
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 262,346 84</b>	<b>Total.....</b>	<b>\$ 262,346 84</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 407 40	Good.....	\$ 202,474 56
In Judgment.....	-----	Doubtful.....	408 40
Not in Suit.....	202,475 56	Worthless.....	-----
<b>Total.....</b>	<b>\$ 202,882 96</b>	<b>Total.....</b>	<b>\$ 202,882 96</b>



**Bank of Meigs, Meigs.****BANK EXAMINER'S REPORT.**

October 13, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 20,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,926 04
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	36,106 68	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	59 04	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	41,913 73
Bank.....		Savings Deposits.....	
Banking House.....	1,904 70	Demand Certificates.....	
Furniture and Fixtures.....	979 96	Time Certificates.....	9,509 11
Other Real Estate.....	1,100 00	Certified Checks.....	40 47
Due from Banks and Bankers in this		Cashier's Checks.....	1,028 48
State.....	6,718 53	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	22,739 46	Bills Payable, including Time Cer-	
Currency.....	4,054 00	tificates representing Borrowed	
Gold.....	390 00	Money.....	
Silver, Nickels and Pennies.....	1,161 52	All other Liabilities.....	
Checks and other Cash Items.....	203 94		
Checks and Exchanges for the			
Clearing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 75,417 83</b>	<b>Total.....</b>	<b>\$ 75,417 83</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 982 81	Good.....	\$ 36,089 01
In Judgment.....		Doubtful.....	
Not in Suit.....	35,123 87	Worthless.....	17 67
<b>Total.....</b>	<b>\$ 36,106 68</b>	<b>Total.....</b>	<b>\$ 36,106 68</b>

**Bank of Meigs, Meigs.****OFFICIAL STATEMENT.**

November 16, 1909.

E. M. Smith.....		President	Duncan Bickley.....		Cashier.
RESOURCES			LIABILITIES		
Loans and Discounts.....	\$ 27,893 27		Capital Stock Paid In.....	\$ 25,000 00	
Demand Loans.....	2,635 00		Surplus Fund.....		
Overdrafts.....	58 31		Undivided Profits, less Current Ex-		
Bonds and Stocks owned by the			penses and Taxes Paid.....	3,210 45	
Bank.....			Due to Banks and Bankers in this		
Banking House.....	1,904 70		State.....		
Furniture and Fixtures.....	979 96		Due to Banks and Bankers in other		
Other Real Estate.....	1,100 00		States.....		
Due from Banks and Bankers in this			Due Unpaid Dividends.....		
State.....	13,355 95		Individual Deposits subject to Check	36,710 81	
Due from Banks and Bankers in			Savings Deposits.....		
other States.....	21,485 46		Demand Certificates.....		
Currency.....	3,357 00		Time Certificates.....	9,101 80	
Gold.....	460 00		Certified Checks.....		
Silver, Nickels and Pennies.....	1,105 13		Cashier's Checks.....	356 47	
Checks and Cash Items.....	9 00		Due to Clearing House.....		
Exchanges for the Clearing House.....			Notes and Bills Rediscounted.....		
Profit and Loss.....			Bills Payable, including Time Cer-		
Interest Paid.....	35 75		tificates representing Borrowed		
Depositors Guarantee Fund.....			Money.....		
<b>Total.....</b>	<b>\$ 74,379 53</b>		<b>Total.....</b>	<b>\$ 74,379 53</b>	
LOANS AND DISCOUNTS.					
In Suit.....	\$		Good.....	\$ 30,528 27	
In Judgment.....			Doubtful.....		
Not in Suit.....	30,528 27		Worthless.....		
<b>Total.....</b>	<b>\$ 30,528 27</b>		<b>Total.....</b>	<b>\$ 30,528 27</b>	

## Bank of Menlo, Menlo.

## BANK EXAMINER'S REPORT.

November 29, 1909.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 1,199 85	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	1,892 37	Surplus Fund.....	
Loans on Personal Endorsement.....	29,334 19	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,811 12
Demand Loans.....	696 50	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	37,639 02
Bank.....	200 00	Savings Deposits.....	
Banking House.....	2,501 42	Demand Certificates.....	
Furniture and Fixtures.....	1,316 70	Time Certificates.....	1,584 67
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	281 17
State.....	5,010 82	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	5,971 28	Bills Payable, including Time Cer-	
Currency.....	2,639 00	tificates representing Borrowed	
Gold.....	30 00	Money.....	
Silver, Nickels and Pennies.....	327 31	All other Liabilities.....	
Checks and other Cash Items.....	1,107 86		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....	1,161 65		
Depositors Guarantee Fund.....	2,927 05		
<b>Total.....</b>	<b>\$ 56,315 98</b>	<b>Total.....</b>	<b>\$ 56,315 98</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 33,122 91
In Judgment.....		Doubtful.....	
Not in Suit.....	33,122 91	Worthless.....	
<b>Total.....</b>	<b>\$ 33,122 91</b>	<b>Total.....</b>	<b>\$ 33,122 91</b>

## Bank of Menlo, Menlo.

## OFFICIAL STATEMENT.

November 16, 1909.

G. A. McWhorter.....President. A. J. McCoy.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,173 30	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	496 00	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,816 13
Bank.....	200 00	Due to Banks and Bankers in this	
Banking House.....	2,501 42	State.....	
Furniture and Fixtures.....	1,316 70	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	3,500 00
State.....	10 82	Due Unpaid Dividends.....	
Due from Banks and Bankers in		Individual Deposits subject to Check	36,816 31
other States.....	14,017 36	Savings Deposits.....	
Currency.....	3,561 00	Demand Certificates.....	
Gold.....		Time Certificates.....	2,185 03
Silver, Nickels and Pennies.....	708 82	Certified Checks.....	
Checks and Cash Items.....	1,211 92	Cashier's Checks.....	1,952 70
Exchanges For the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....	1,145 78	Money.....	
Depositors Guarantee Fund.....	2,927 05		
<b>Total.....</b>	<b>\$ 61,270 17</b>	<b>Total.....</b>	<b>\$ 61,270 17</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
<b>Total.....</b>	<b>\$</b>	<b>Total.....</b>	<b>\$</b>

**Bank of Metter, Metter.****BANK EXAMINER'S REPORT.**

September 11, 1909.

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. .... 5,991 64	Surplus Fund.....
Loans on Personal Endorsement..... 41,467 70	Undivided Profits, less Current Expenses and Taxes Paid..... 8,519 27
Miscellaneous Loans.....	Due to Banks and Bankers in this State.....
Demand Loans..... 367 48	Due to Banks and Bankers in other States.....
Loans and Discounts.....	Due Unpaid Dividends.....
Loans on one name party..... 133 00	Individual Deposits subject to Check Savings Deposits..... 57,395 27
Overdrafts, See Schedule..... 39 69	Demand Certificates.....
Overdrafts secured by Cotton.....	Time Certificates..... 7,730 69
Bonds and Stocks owned by the Bank..... 1,523 20	Certified Checks..... 216 92
Personal Property.....	Cashier's Checks.....
Banking House..... 1,811 60	Due to Clearing House.....
Furniture and Fixtures..... 1,808 74	Notes and Bills Rediscounted.....
Other Real Estate.....	Bills Payable, including Time Certificates representing Borrowed Money..... 20,000 00
Due from Banks and Bankers in this State..... 40,776 92	All other Liabilities.....
Due from Banks and Bankers in other States..... 7,534 80	
Currency..... 2,230 00	
Gold..... 100 00	
Silver, Nickels and Pennies..... 447 53	
Checks and other Cash Items..... 1,320 43	
Checks and Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid..... 380 55	
All other Resources..... 2,928 87	
Total.....\$ 108,862 15	Total.....\$ 108,862 15

**LOANS AND DISCOUNTS.**

In Suit.....\$ 345 78	Good.....\$ 47,959 82
In Judgment.....	Doubtful.....
Not in Suit..... 47,614 04	Worthless.....
Total.....\$ 47,959 82	Total.....\$ 47,959 82

**Bank of Metter, Metter.****OFFICIAL STATEMENT.**

November 16, 1909.

W. D. Kennedy.....President.

L. H. Sewell.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 33,388 17	Capital Stock Paid In.....\$ 15,000 00
Demand Loans..... 8,735 37	Surplus Fund.....
Overdrafts.....	Undivided Profits, less Current Expenses and Taxes Paid..... 9,007 41
Bonds and Stocks owned by the Bank..... 1,523 20	Due to Banks and Bankers in this State.....
Banking House..... 1,811 60	Due to Banks and Bankers in other States.....
Furniture and Fixtures..... 1,808 74	Due Unpaid Dividends.....
Other Real Estate.....	Individual Deposits subject to Check Savings Deposits..... 66,867 51
Due from Banks and Bankers in this State..... 31,046 77	Demand Certificates.....
Due from Banks and Bankers in other States..... 11,877 92	Time Certificates..... 6,350 59
Currency..... 3,753 00	Certified Checks.....
Gold..... 55 00	Cashier's Checks..... 938 90
Silver, Nickels and Pennies..... 1,105 11	Due to Clearing House.....
Checks and Cash Items..... 96 49	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Certificates representing Borrowed Money.....
Profit and Loss.....	
Interest Paid..... 34 17	
Insurance Fund..... 2,928 87	
Total.....\$ 98,164 41	Total.....\$ 98,164 41

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 42,123 54
In Judgment..... 345 78	Doubtful.....
Not in Suit..... 41,777 76	Worthless.....
Total.....\$ 42,123 54	Total.....\$ 42,123 54

**Bank of Midville, Midville.****BANK EXAMINER'S REPORT.**

September 23, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00-
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,820 04
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	67,775 37	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....	8,081 83	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	66,372 42
Bank.....	4,600 00	Savings Deposits.....	
Banking House.....	1,800 00	Demand Certificates.....	
Furniture and Fixtures.....	2,500 00	Time Certificates.....	5,621 21
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	848 92
State.....	31,131 66	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	12,893 97	Bills Payable, including Time Cer-	
Currency.....	3,468 00	tificates representing Borrowed	
Gold.....		Money.....	30,000 00-
Silver, Nickels and Pennies.....	398 69	All other Liabilities.....	
Checks and other Cash Items.....	13 07		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 132,662 59	Total.....	\$ 132,662 59-

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 67,775 37
In Judgment.....		Doubtful.....	
Not in Suit.....	67,775 37	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Midville, Midville.****OFFICIAL STATEMENT.**

November 16, 1909.

R. M. Murphree..... Vice-President.      W. D. Drew..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 45,786 79	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	4,679 02	Surplus Fund.....	
Overdrafts (cotton).....	4,367 53	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,660 98
Bank.....	4,600 00	Due to Banks and Bankers in this	
Banking House.....	1,800 00	State.....	
Furniture and Fixtures.....	2,500 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	37,199 91	Individual Deposits subject to Check	62,382 20
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	9,989 93	Demand Certificates.....	
Currency.....	2,374 00	Time Certificates.....	5,626 21
Gold.....	10 00	Certified Checks.....	
Silver, Nickels and Pennies.....	830 84	Cashier's Checks.....	724 02
Checks and Cash Items.....	10 00	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	245 39	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	15,000 00
Shipment.....			
Depositors Guarantee Fund.....			
Total.....	\$ 114,393 41	Total.....	\$ 114,393 41

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 50,465 81
In Judgment.....		Doubtful.....	
Not in Suit.....	59,465 81	Worthless.....	
Total.....	\$ 50,465 81	Total.....	\$ 50,465 81

**Exchange Bank, Milledgeville.****BANK EXAMINER'S REPORT.**

December 29, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	5,767 88
Demand Loans.....	15,250 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	113,152 45	State.....	173 36
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	12,114 54	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	819 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	75,001 81
Bank.....	3,000 00	Savings Deposits.....	47,230 88
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	2,503 69	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,101 44
State.....	15,146 03	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	20,391 18	Bills payable, including Time Cer-	-----
Currency.....	6,336 00	tificates representing Borrowed	-----
Gold.....	837 50	Money.....	-----
Silver, Nickels and Pennies.....	1,192 69	All other Liabilities.....	-----
Checks and other Cash Items.....	180 29		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 190,094 37	Total.....	\$ 190,094 37

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,394 25	Good.....	\$ 128,402 45
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	126,008 20	Worthless.....	-----
Total.....	\$ 128,402 45	Total.....	\$ 128,402 45

**Exchange Bank, Milledgeville.****OFFICIAL STATEMENT.**

November 16, 1909.

John Conn.....	President.	Otto M. Conn.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 115,419 24	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	25,650 08	Surplus Fund.....	10,000 00
Overdrafts.....	2,570 49	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	10,176 45
Bank.....	3,000 00	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	2,575 69	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	14,554 82	Individual Deposits subject to Check	118,998 15
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	17,962 37	Demand Certificates.....	-----
Currency.....	6,139 00	Time Certificates.....	-----
Gold.....	817 50	Certified Checks.....	1 29
Silver, Nickels and Pennies.....	434 24	Cashier's Checks.....	45 00
Checks and Cash Items.....	94 46	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Advances on Cotton in course of	-----	Money.....	-----
Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 189,220 89	Total.....	\$ 189,220 89

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 40 00	Good.....	\$ 115,089 24
In Judgment.....	-----	Doubtful.....	40 00
Not in Suit.....	115,379 24	Worthless.....	290 00
Total.....	\$ -----	Total.....	\$ -----
20-tr			

**Merchants and Farmers Bank, Milledgeville.****BANK EXAMINER'S REPORT.**

December 28, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 40,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	35,318 41
Demand Loans.....	39,595 04	Due to Banks and Bankers in this	
Loans and Discounts.....	111,990 77	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	10,774 94	States.....	
Overdrafts secured by Cotton.....	5,619 92	Due Unpaid Dividends.....	40 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	169,395 65
Bank.....	4,000 00	Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	2,479 83	Time Certificates.....	30,339 35
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	133 26
State.....	77,970 33	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	30,712 73	Bills Payable, including Time Cer-	
Currency.....	3,348 00	tificates representing Borrowed	
Gold.....	40 00	Money.....	
Silver, Nickels and Pennies.....	3,473 83	All other Liabilities.....	
Checks and other Cash Items.....	221 28		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 290,226 67</b>	<b>Total.....</b>	<b>\$ 290,226 67</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 6,005 62	Good.....	\$ 150,785 81
In Judgment.....	57 02	Doubtful.....	800 00
Not in Suit.....	145,523 17	Worthless.....	
<b>Total.....</b>	<b>\$ 151,585 81</b>	<b>Total.....</b>	<b>\$ 151,585 81</b>

**Merchants and Farmers Bank, Milledgeville.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno T. Allen.....President

L. C. Hall.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 153,678 72	Capital Stock Paid In.....	\$ 40,000 00
Demand Loans.....	40,000 00	Surplus Fund.....	15,000 00
Overdrafts.....	10,478 34	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	35,025 93
Bank.....	4,000 00	Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	2,479 83	Due to Banks and Bankers in other	
Other Real Estate.....	287 75	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	40 00
State.....	42,750 13	Individual Deposits subject to Check	125,544 94
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,559 60	Demand Certificates.....	29,186 23
Currency.....	6,286 00	Time Certificates.....	
Gold.....	55 00	Certified Checks.....	
Silver, Nickels and Pennies.....	3,138 65	Cashier's Checks.....	190 17
Checks and Cash Items.....	293 25	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Witham Mutual Fire Insurance.....		tificates representing Borrowed	
Interest Paid.....		Money.....	20,000 00
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 264,987 27</b>	<b>Total.....</b>	<b>\$ 264,987 27</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 36,000 00	Good.....	\$ 192,778 72
In Judgment.....	54 00	Doubtful.....	900 00
Not in Suit.....	190,024 72	Worthless.....	
<b>Total.....</b>	<b>\$ 193,678 72</b>	<b>Total.....</b>	<b>\$ 193,678 72</b>

**Milledgeville Banking Co., Milledgeville.****BANK EXAMINER'S REPORT.**

December 28, 1909

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E. ....	Surplus Fund..... 27,164 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 56,517 22
Demand Loans..... 27,840 13	Due to Banks and Bankers in this
Loans and Discounts..... 130,899 59	State..... 272 23
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 6,943 47	States.....
Overdrafts secured by Cotton..... 2,865 93	Due Unpaid Dividends..... 578 00
Bonds and Stocks owned by the	Individual Deposits subject to Check 196,564 81
Bank..... 5,000 00	Savings Deposits.....
Banking House..... 5,616 12	Demand Certificates.....
Furniture and Fixtures..... 6,091 82	Time Certificates.....
Other Real Estate..... 888 29	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 57,616 62	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 69,102 03	Bills Payable, including Time Cer-
Currency..... 14,566 00	tificates representing Borrowed
Gold..... 500 00	Money.....
Silver, Nickels and Pennies..... 2,099 11	All other Liabilities.....
Checks and other Cash Items..... 1,067 15	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 331,096 26	Total.....\$ 331,096 26

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 158,739 72
In Judgment.....	Doubtful.....
Not in Suit..... 158,739 72	Worthless.....
Total.....\$ 158,739 72	Total.....\$ 158,739 72

**Milledgeville Banking Co., Milledgeville.****OFFICIAL STATEMENT.**

November 16, 1909.

D. B. Sanford.....President.

Miller S. Bell.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 146,535 10	Capital Stock Paid In.....\$ 50,000 00
Demand Loans..... 29,134 62	Surplus Fund..... 27,164 00
Overdrafts..... 4,541 84	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 60,163 32
Bank..... 5,000 00	Due to Banks and Bankers in this
Banking House..... 11,707 94	State.....
Furniture and Fixtures..... 888 29	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends..... 32 00
State..... 71,355 75	Individual Deposits subject to Check 194,656 35
Due from Banks and Bankers in	Savings Deposits.....
other States..... 48,275 14	Demand Certificates.....
Currency..... 10,189 00	Time Certificates.....
Gold..... 500 00	Certified Checks.....
Silver, Nickels and Pennies..... 3,587 99	Cashier's Checks.....
Checks and Cash Items.....	Due to Clearing House.....
Exchanges For the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....
Total.....\$ 332,015 67	Total.....\$ 332,015 67

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 146,535 10
In Judgment.....	Doubtful.....
Not in Suit..... 146,535 10	Worthless.....
Total.....\$ 146,535 10	Total.....\$ 146,535 10

**Bank of Millen, Millen.****BANK EXAMINER'S REPORT.**

September 23, 1909.

Examined by J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 11,755 50
Demand Loans..... 2,138 68	Due to Banks and Bankers in this
Loans and Discounts..... 171,920 33	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 4,960 07	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check 114,239 33
Bank..... 11,400 00	Savings Deposits..... 18,562 71
Banking House..... 4,500 00	Demand Certificates..... 2,656 35
Furniture and Fixtures..... 3,788 45	Time Certificates.....
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 46 45
State..... 50,757 13	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted..... 35,000 00
other States..... 14,789 23	Bills payable, including Time Cer-
Currency..... 3,649 00	tificates representing Borrowed
Gold..... 1,505 00	Money..... 45,000 00
Silver, Nickels and Pennies..... 2,047 27	All other Liabilities.....
Checks and other Cash Items..... 2,910 38	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources..... 2,806 80	
Depositors Guarantee Fund.....	
Total.....\$ 277,260 34	Total.....\$ 277,260 34

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 173,957 01
In Judgment.....	Doubtful.....
Not in Suit..... 174,057 01	Worthless..... 100 00
Total.....\$	Total.....\$

**Bank of Millen, Millen.****OFFICIAL STATEMENT.**

November 16, 1909.

J. O. Applewhite.....President

C. E. Attaway.....Cashier

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 116,277 78	Capital Stock Paid In.....\$ 50,000 00
Demand Loans..... 15,465 28	Surplus Fund.....
Overdrafts..... 1,915 52	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 12,151 77
Bank..... 11,400 00	Due to Banks and Bankers in this
Banking House..... 4,500 00	State.....
Furniture and Fixtures..... 3,813 45	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 41,423 53	Individual Deposits subject to Check 131,239 56
Due from Banks and Bankers in	Savings Deposits.....
other States..... 3,257 66	Demand Certificates..... 1,406 35
Currency..... 2,312 00	Time Certificates.....
Gold..... 575 00	Certified Checks.....
Silver, Nickels and Pennies..... 1,650 30	Cashier's Checks..... 266 19
Checks and Cash Items..... 473 35	Due to Clearing House.....
Exchanges for the Clearing House..... 2,000 00	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Advances on Cotton in course of	Money..... 10,000 00
Shipment.....	
Depositors Guarantee Fund.....	
Total.....\$ 205,063 87	Total.....\$ 205,063 87

**LOANS AND DISCOUNTS.**

In Suit.....\$ 100 00	Good.....\$ 131,643 06
In Judgment..... 1,000 00	Doubtful..... 100 00
Not in Suit..... 130,643 06	Worthless.....
Total.....\$ 131,743 06	Total.....\$ 131,743 06



**Bank of Milan, Milan.**  
**BANK EXAMINER'S REPORT.**  
 December 31, 1909.  
 Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	18,095 77	penses and Taxes Paid.....	1,830 36
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,824 06	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	26,324 13
Bank.....	2,100 00	Savings Deposits.....	
Banking House.....	1,627 93	Demand Certificates.....	
Furniture and Fixtures.....	1,389 94	Time Certificates.....	5,537 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	13,414 41	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	4,158 77	Bills Payable, including Time Cer-	
Currency.....		tificates representing Borrowed	
Gold.....	3,728 11	Money.....	
Silver, Nickels and Pennies.....		All other Liabilities.....	
Checks and other Cash Items.....	2,352 50		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 49,691 49	Total.....	\$ 49,691 49
LOANS AND DISCOUNTS.			
In Suit.....	\$ 23 34	Good.....	\$ 18,095 77
In Judgment.....		Doubtful.....	
Not in Suit.....	18,072 43	Worthless.....	
Total.....	\$ 18,095 77	Total.....	\$ 18,095 77

**Bank of Milan, Milan.**

**OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....	President	R. C. Chambers.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$16,331 28	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	14,000 00	Surplus Fund.....	1,000 00
Overdrafts.....	923 55	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,428 43
Bank.....	2,100 00	Due to Banks and Bankers in this	
Banking House.....	1,627 93	State.....	
Furniture and Fixtures.....	1,389 94	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	3,597 40	Individual Deposits subject to Check	33,163 42
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	5,420 49	Demand Certificates.....	
Currency.....	2,000 00	Time Certificates.....	5,032 00
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	298 33	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton.....	7,934 93	Money.....	
Depositors Guarantee Fund.....			
Total.....	\$ 55,623 85	Total.....	\$ 55,623 85
LOANS AND DISCOUNTS.			
In Suit.....	\$ 32 00	Good.....	\$ 15,663 28
In Judgment.....	636 00	Doubtful.....	
Not in Suit.....	15,663 20	Worthless.....	
Total.....	\$ 16,331 28	Total.....	\$ 15,663 28

**Bank of Milltown, Milltown.****BANK EXAMINER'S REPORT.**

September 24, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,171 62
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	52,505 87	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	3,843 40	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	21,562 64
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	4,146 47	Demand Certificates.....	-----
Furniture and Fixtures.....	993 45	Time Certificates.....	21,891 24
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	251 13
State.....	5,886 82	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,588 88	Bills Payable, including Time Cer-	-----
Currency.....	3,452 00	tificates representing Borrowed	-----
Gold.....	595 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	539 85	All other Liabilities.....	-----
Checks and other Cash Items.....	324 89		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 74,876 63	Total.....	\$ 74,876 63

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 45 52	Good.....	\$ 52,505 87
In Judgment.....	110 46	Doubtful.....	-----
Not in Suit.....	52,349 89	Worthless.....	-----
Total.....	\$ 52,505 87	Total.....	\$ 52,505 87

**Bank of Milltown, Milltown.****OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Lewis.....President

M. W. Bargeron.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 55,067 53	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	3,328 32	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,719 49
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	4,146 47	State.....	-----
Furniture and Fixtures.....	993 45	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	22,076 77	Individual Deposits subject to Check	37,467 29
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	2,660 53	Demand Certificates.....	-----
Currency.....	2,922 00	Time Certificates.....	27,436 63
Gold.....	620 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	596 83	Cashier's Checks.....	1,179 39
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	400 90	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Advances on Cotton in course of	-----	Money.....	-----
Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 92,812 80	Total.....	92,812 80

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 197 78	Good.....	\$ 54,957 17
In Judgment.....	54,869 75	Doubtful.....	110 46
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ 55,067 53	Total.....	\$ 55,067 53

**Farmers and Merchants Bank, Milltown.****BANK EXAMINER'S REPORT.**

September 24, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	28,449 42	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	7,393 12
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,538 09	Time Certificates.....	5,981 89
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	70 70
State.....	2,332 83	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,451 29	Bills Payable, including Time Cer-	-----
Currency.....	1,901 00	tificates representing Borrowed	12,500 00
Gold.....	30 00	Money.....	-----
Silver, Nickels and Pennies.....	439 94	All other Liabilities.....	-----
Checks and other Cash Items.....	843 09		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	1,230 02		
All other Resources.....	2,731 03		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 40,945 71	Total.....	\$ 40,945 71

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 350 00	Good.....	\$ 28,449 42
In Judgment.....	350 00	Doubtful.....	-----
Not in Suit.....	28,099 42	Worthless.....	-----
Total.....	\$ 28,449 42	Total.....	\$ 28,449 42

**Farmers and Merchants Bank, Milltown.****OFFICIAL STATEMENT.**

November 16, 1909.

Levi J. Clements..... President Henry H. Jones..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 34,499 93	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts and Advances on Cotton.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	-----
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	500 00	State.....	-----
Furniture and Fixtures.....	1,538 09	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	6,000 00
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	3,059 90	Individual Deposits subject to Check	14,785 22
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	4,948 39	Demand Certificates.....	-----
Currency.....	1,450 00	Time Certificates.....	6,388 89
Gold.....	30 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	880 41	Cashier's Checks.....	239 76
Checks and Cash Items.....	150 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	339 44	Bills Payable, including Time Cer-	-----
Interest Paid.....	17 71	tificates representing Borrowed	-----
Depositor's Guarantee Fund.....	-----	Money.....	5,000 00
Warehouse.....	-----	Reserved for Taxes.....	-----
Total.....	\$ 47,413 87	Total.....	\$ 47,413 87

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 34,499 93	Good.....	\$ 34,499 93
In Judgment.....	350 00	Doubtful.....	-----
Not in Suit.....	34,140 93	Worthless.....	-----
Total.....	\$ 34,499 93	Total.....	\$ 34,499 93

**Milner Banking Co., Milner.****BANK EXAMINER'S REPORT.**

September 2, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.	11,705 99	Surplus Fund	
Loans on Personal Endorsement	17,091 68	Undivided Profits, less Current Expenses and Taxes Paid	1,000 00
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts		Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	18,742 49
Overdrafts, See Schedule		Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	
Banking House	1,600 00	Certified Checks	
Furniture and Fixtures	1,680 52	Cashier's Checks	
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	3,289 34	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	3,470 81	Bills payable, including Time Certificates representing Borrowed Money	5,000 00
Currency	414 00	All other Liabilities	
Gold	800 00	Discount and Interest	1,602 54
Silver, Nickels and Pennies	594 16	Premium on Exchange	160 99
Checks and other Cash Items	5 00		
Checks and Exchanges for the Clearing House			
Profit and Loss	854 52		
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
Total	\$ 41,506 02	Total	\$ 41,506 02

**LOANS AND DISCOUNTS.**

In Suit	\$ 63 63	Good	\$ 28,734 04
In Judgment		Doubtful	63 63
Not in Suit	28,734 04	Worthless	
Total	\$ 28,797 67	Total	\$ 28,797 67

**Milner Banking Co., Milner.****OFFICIAL STATEMENT.**

November 16, 1909.

J. O. Norris.....President Roland Anderson.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 17,681 49	Capital Stock Paid In	\$ 15,000 00
Demand Loans		Surplus Fund	
Overdrafts		Undivided Profits, less Current Expenses and Taxes Paid	2,809 43
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	1,600 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	1,680 52	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	47,357 17
Due from Banks and Bankers in this State	8,961 59	Savings Deposits	
Due from Banks and Bankers in other States	28,920 33	Demand Certificates	
Currency	5,000 00	Time Certificates	
Gold	500 00	Certified Checks	
Silver, Nickels and Pennies	822 67	Cashier's Checks	
Checks and Cash Items		Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid			
Advances on Cotton in course of Shipment			
Depositors Guarantee Fund			
Total	\$ 65,166 60	Total	\$ 65,166 60

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$
In Judgment		Doubtful	
Not in Suit		Worthless	
Total	\$	Total	\$

**Bank of Mineral Bluff, Mineral Bluff.****BANK EXAMINER'S REPORT.**

September 10, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 4,033 27	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	3,928 99	Surplus Fund.....	-----
Loans on Personal Endorsement.....	30,677 29	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	-----
Demand Loans.....	6,818 57	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	290 42
Loans on one name party.....	116 30	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts.....	99 51	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	11,149 65
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,948 27	Time Certificates.....	12,130 61
Other Real Estate.....	2,650 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	53 34
State.....	3,758 75	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,952 93	Bills Payable, including Time Cer-	-----
Currency.....	1,005 00	tificates representing Borrowed	-----
Gold.....	10 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	1,134 02	All other Liabilities.....	-----
Checks and other Cash Items.....	51 08		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	440 04		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 58,624 02	Total.....	\$ 58,624 02

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 16 90	Good.....	\$ 45,524 42
In Judgment.....	62 15	Doubtful.....	50 00
Not in Suit.....	45,495 37	Worthless.....	-----
Total.....	\$ 45,574 42	Total.....	\$ 45,574 42

**Bank of Mineral Bluff, Mineral Bluff.****OFFICIAL STATEMENT.**

November 16, 1909.

John W. Anderson.....Vice-President

Benj. F. Gary.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,448 02	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans on Cotton.....	-----	Surplus Fund.....	-----
Overdrafts.....	92 07	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,474 66
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,467 50	State.....	4,151 30
Furniture and Fixtures.....	1,948 27	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	835 63	Individual Deposits subject to Check	10,513 12
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,006 44	Demand Certificates.....	-----
Currency.....	1,118 00	Time Certificates.....	11,155 31
Gold.....	60 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	630 11	Cashier's Checks.....	22 00
Checks and Cash Items.....	274 36	Due to Clearing House.....	-----
Exchanges For the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Stationery.....	534 99	Money.....	-----
Total.....	\$ 42,316 39	Total.....	\$ 42,316 39

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 30,448 02
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	30,448 02	Worthless.....	-----
Total.....	\$ 30,448 02	Total.....	\$ 30,448 02

**Bank of Mitchell, Mitchell.****BANK EXAMINER'S REPORT.**

December 20, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,331 21
Demand Loans.....	245 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	20,430 51	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	30,730 79
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,385 42	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	60 00
Due from Banks and Bankers in this	-----	Cashier's Checks.....	867 40
State.....	17,786 69	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	5,106 94	Bills Payable, including Time Cer-	-----
Currency.....	883 00	tificates representing Borrowed	-----
Gold.....	35 00	Money.....	-----
Silver, Nickels and Pennies.....	45 03	All other Liabilities.....	-----
Checks and other Cash Items.....	71 81		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
Other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 47,989 40	Total.....	\$ 47,989 40

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 20,675 51
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	20,675 51	Worthless.....	-----
Total.....	\$ 20,675 51	Total.....	\$ 20,675 51

**Bank of Mitchell, Mitchell.****OFFICIAL STATEMENT.**

November 16, 1909.

O. L. Kelly.....President.

T. L. Kitchens.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 22,472 89	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	1 43	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,516 86
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,000 00	State.....	-----
Furniture and Fixtures.....	1,385 42	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	2,489 02	Individual Deposits subject to Check	21,769 05
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	6,422 99	Demand Certificates.....	-----
Currency.....	3,237 00	Time Certificates.....	-----
Gold.....	30 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	156 66	Cashier's Checks.....	4 50
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	95 00	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 38,290 41	Total.....	\$ 38,290 41

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 22,472 89
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	22,472 89	Worthless.....	-----
Total.....	\$ 22,472 89	Total.....	\$ 22,472 89

**Bank of Molena, Molena.****BANK EXAMINER'S REPORT.**

September 2, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 7,728 75	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	27,673 59	penses and Taxes Paid.....	2,008 12
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	500 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	13 37	States.....	11,000 00
Overdrafts secured by Cotton		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....	1,000 00	Savings Deposits.....	6,823 05
Banking House.....	1,893 90	Demand Certificates.....	
Furniture and Fixtures.....	765 00	Time Certificates.....	217 50
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	3,220 06	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,994 49	Bills payable, including Time Cer-	
Currency.....	741 00	tificates representing Borrowed	
Gold.....	60 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	198 54	All other Liabilities.....	
Checks and other Cash Items.....	180 84	Discount and Interest.....	325 84
Checks and Exchanges for the Clear-		Exchange.....	52 10
ing House.....			
Profit and Loss.....	514 77		
Interest Paid.....	334 45		
All other Resources.....			
Depositors Guarantee Fund.....	2,807 65		
Total.....	\$ 50,926 41	Total.....	\$ 50,926 41

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,392 30	Good.....	\$ 32,048 09
In Judgment.....		Doubtful.....	3,354 35
Not in Suit.....	32,010 14	Worthless.....	
Total.....	\$ 35,402 44	Total.....	\$ 35,402 44

**Bank of Molena, Molena.****OFFICIAL STATEMENT.**

November 16, 1909.

Z. Lawrence.....	President	J. C. Wilkes.....	Cashier.
RESOURCES.		LIABILITIES	
Loans and Discounts.....	\$ 28,977 31	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,265 06
Bank.....	1,000 00	Due to Banks and Bankers in this	
Banking House.....	1,893 90	State.....	
Furniture and Fixtures.....	765 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	11,227 63	Individual Deposits subject to Check	
Due from Banks and Bankers in		Savings Deposits.....	31,383 44
other States.....	3,426 64	Demand Certificates.....	
Currency.....	1,606 00	Time Certificates.....	217 50
Gold.....	25 60	Certified Checks.....	
Silver, Nickels and Pennies.....	289 02	Cashier's Checks.....	232 94
Checks and Cash Items.....	2,588 44	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	2,500 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton in course of		Money.....	
Shipment.....			
Depositors Guarantee Fund.....			
Total.....	\$ 51,598 94	Total.....	\$ 51,598 94

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,777 85	Good.....	\$ 28,939 36
In Judgment.....	576 50	Doubtful.....	
Not in Suit.....	25,622 96	Worthless.....	37 95
Total.....	\$ 28,977 31	Total.....	\$ 28,977 31

**Bank of Monroe, Monroe.****BANK EXAMINER'S REPORT.**

December 16, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100 000.00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	50,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	231,818 91	penses and Taxes Paid.....	20,427 26
Demand Loans.....	15,750 00	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	325 88
Loans on one namq party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,273 19	States.....	-----
Overdrafts secured by Cotton.....	12,880 62	Due Unpaid Dividends.....	50 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	114,744 23
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	21,089 44
Furniture and Fixtures.....	2,500 00	Time Certificates.....	3,000 00
Other Real Estate.....	-----	Certified Checks.....	199 23
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	20,725 71	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	8,609 81	Bills Payable, including Time Cer-	
Currency.....	3,822 00	tificates representing Borrowed	
Gold.....	1,101 00	Money.....	-----
Silver, Nickels and Pennies.....	2,048 35	All other Liabilities.....	-----
Checks and other Cash Items.....	9,306 45		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 309,836 04</b>	<b>Total.....</b>	<b>\$ 309,836 04</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 247,568 91
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	247,568 91	Worthless.....	-----
<b>Total.....</b>	<b>\$ 247,568 91</b>	<b>Total.....</b>	<b>\$ 247,568 91</b>

**Bank of Monroe, Monroe.****OFFICIAL STATEMENT.**

November 16, 1909.

B. S. Walker.....	President	J. R. Radford.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 244,946 46	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	6,750 00	Surplus Fund.....	50,000 00
Overdrafts.....	15,001 05	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	12,740 18
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	823 73
Furniture and Fixtures.....	2,500 00	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	50 00
State.....	16,858 96	Individual Deposits subject to Check	102,090 12
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	17,440 91	Demand Certificates.....	17,240 71
Currency.....	9,242 00	Time Certificates.....	3,000 00
Gold.....	1,076 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,562 58	Cashier's Checks.....	-----
Checks and Cash Items.....	10,408 49	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	158 29	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	40,000 00
Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 325,944 74</b>	<b>Total.....</b>	<b>\$ 325,944 74</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 65 00	Good.....	\$ 251,496 46
In Judgment.....	-----	Doubtful.....	200 00
Not in Suit.....	251,831 46	Worthless.....	-----
<b>Total.....</b>	<b>\$ 251,896 46</b>	<b>Total.....</b>	<b>\$ 251,896 46</b>



**Farmers Bank, Monroe.****BANK EXAMINER'S REPORT.**

December 16, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$ 60,000 00
Loans on Collateral other than R. E. \$	-----	Surplus Fund.....	1,808 66
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	108,412 46	penses and Taxes Paid.....	5,380 73
Demand Loans.....	5,352 57	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	3,462 32	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	60,174 98
Bank.....	2,000 00	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	1,975 09
Furniture and Fixtures.....	2,373 84	Time Certificates.....	2,385 09
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	452 77
State.....	9,190 84	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	188 37	Bills Payable, including Time Cer-	-----
Currency.....	1,813 00	tificates representing Borrowed	-----
Gold.....	210 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	761 64	All other Liabilities.....	-----
Checks and other Cash Items.....	3,412 10		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 137,177 14	Total.....	\$ 137,177 14

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 464 79	Good.....	\$ 113,738 35
In Judgment.....	-----	Doubtful.....	26 68
Not in Suit.....	113,300 24	Worthless.....	-----
Total.....	\$ 113,765 03	Total.....	\$ 113,765 03

**Farmers Bank, Monroe.****OFFICIAL STATEMENT.**

November 16, 1909.

A. J. Arnold..... President      A. B. Mobley..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 127,100 11	Capital Stock Paid In.....	\$ 60,000 00
Demand Loans.....	10,246 00	Surplus Fund.....	1,808 66
Overdrafts.....	2,565 79	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	4,992 10
Bank.....	2,000 00	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	2,373 84	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	15,389 20	Individual Deposits subject to Check	65,011 76
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	12,319 89	Demand Certificates.....	930 45
Currency.....	2,153 00	Time Certificates.....	2,315 00
Gold.....	155 00	Certified Checks.....	25 00
Silver, Nickels and Pennies.....	854 05	Cashier's Checks.....	957 14
Checks and Cash Items.....	2,801 22	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	2,082 01	tificates representing Borrowed	-----
Advances on Cotton in course of	-----	Money.....	44,000 00
Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ -----	Total.....	\$ -----

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 137,346 11
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ 137,346 11

**Lewis Banking Co., Montezuma.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 15,175 00	Capital Stock Paid In	\$ 100,000 00
Loans on Collateral other than R. E.	63,280 50	Surplus Fund	34,000 00
Loans on Personal Endorsement	80,213 11	Undivided Profits, less Current Expenses and Taxes Paid	4,008 85
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	12,269 00
Demand Loans	-----	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	18,275 00	Individual Deposits subject to Check	234,925 80
Overdrafts, See Schedule	13,694 20	Savings Deposits	22,509 10
Overdrafts secured by Cotton	207,715 41	Demand Certificates	-----
Bonds and Stocks owned by the Bank	17,720 00	Time Certificates	12,500 00
Banking House	7,440 00	Certified Checks	-----
Furniture and Fixtures	3,747 00	Cashier's Checks	208 20
Other Real Estate	882 00	Due to Clearing House	-----
Due from Banks and Bankers in this State	7,446 46	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	20,090 00	Bills Payable, including Time Certificates representing Borrowed Money	40,000 00
Currency	3,244 00	All other Liabilities	-----
Gold	5 00		
Silver, Nickels and Pennies	1,426 58		
Checks and other Cash Items	66 59		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 460,420 95</b>	<b>Total</b>	<b>\$ 460,420 95</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 1,361 32	Good	\$ 176,383 61
In Judgment	1,791 85	Doubtful	560 00
Not in Suit	173,790 44	Worthless	-----
<b>Total</b>	<b>\$ 176,943 61</b>	<b>Total</b>	<b>\$ 176,943 61</b>

**Lewis Banking Co., Montezuma.****OFFICIAL STATEMENT.**

November 16, 1909.

E. B. Lewis.....President

O. C. Cheves.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 164,059 87	Capital Stock Paid In	\$ 100,000 00
Demand Loans	-----	Surplus Fund	34,000 00
Overdrafts	29,957 95	Undivided Profits, less Current Expenses and Taxes Paid	7,965 18
Bonds and Stocks owned by the Bank	17,720 00	Due to Banks and Bankers in this State	-----
Banking House	7,440 00	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	3,797 00	Due Unpaid Dividends	-----
Other Real Estate	182 00	Individual Deposits subject to Check	200,829 08
Due from Banks and Bankers in this State	32,076 30	Savings Deposits	-----
Due from Banks and Bankers in other States	76,127 09	Demand Certificates	-----
Currency	9,006 00	Time Certificates	62,693 71
Gold	10 00	Certified Checks	-----
Silver, Nickels and Pennies	1,128 38	Cashier's Checks	226 50
Checks and Cash Items	-----	Due to Clearing House	-----
Exchanges For the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	10,000 00
Interest Paid	-----		
Cotton of Buyers for Shipment	74,209 88		
<b>Total</b>	<b>\$ 415,714 47</b>	<b>Total</b>	<b>\$ 415,714 47</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 1,000 00	Good	\$ 164,059 87
In Judgment	-----	Doubtful	-----
Not in Suit	163,059 87	Worthless	-----
<b>Total</b>	<b>\$ 164,059 87</b>	<b>Total</b>	<b>\$ 164,059 87</b>

**Jasper County Bank, Monticello.****BANK EXAMINER'S REPORT.**

December 28, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	23,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	87,909 43	penses and Taxes Paid.....	2,524 92
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	15,344 28	States.....	-----
Overdrafts secured by Cotton.....	61,325 47	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	143,845 70
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,800 00	Demand Certificates.....	-----
Furniture and Fixtures.....	3,300 00	Time Certificates.....	56,282 62
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	22 00
State.....	50,119 74	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	16,530 80	Bills payable, including Time Cer-	
Currency.....	8,259 00	tificates representing Borrowed	
Gold.....	237 00	Money.....	-----
Silver, Nickels and Pennies.....	1,395 35	All other Liabilities.....	-----
Checks and other Cash Items.....	3,954 17		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	3,300 00		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 251,175 24	Total.....	\$ 251,175 24

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 87,909 43
In Judgment.....	61 66	Doubtful.....	-----
Not in Suit.....	87,947 77	Worthless.....	-----
Total.....	\$ 87,909 43	Total.....	\$ 87,909 43

**Jasper County Bank, Monticello.****OFFICIAL STATEMENT.**

November 16, 1909.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 82,209 30	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	71,868 21	Surplus Fund.....	23,500 00
Overdrafts.....	9,099 36	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,816 89
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	2,800 00	State.....	-----
Furniture and Fixtures.....	3,300 00	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	14 00
State.....	50,680 76	Individual Deposits subject to Check	145,622 57
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	14,094 29	Demand Certificates.....	-----
Currency.....	-----	Time Certificates.....	50,531 70
Gold.....	14,207 95	Certified Checks.....	-----
Silver, Nickels and Pennies.....	-----	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	3,225 29	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	-----
Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 251,485 16	Total.....	\$ 251,485 16

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 154,077 51
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	154,077 51	Worthless.....	-----
Total.....	\$ 154,077 51	Total.....	\$ 154,077 51

**Moreland Banking Co., Moreland.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	6,766 31
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	50,337 96	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	5,130 07	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	26,001 62
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	404 25	Time Certificates.....	6,269 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	146 45
State.....	9,737 07	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	6,400 36	Bills Payable, including Time Cer-	-----
Currency.....	1,693 00	tificates representing Borrowed	-----
Gold.....	85 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	387 24	All other Liabilities.....	-----
Checks and other Cash Items.....	8 43	Discounts on Loans.....	-----
Checks and Exchanges for the Clear-	-----	Premium on Exchange.....	-----
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 74,183 38</b>	<b>Total.....</b>	<b>\$ 74,183 38</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 50,337 96
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	50,337 96	Worthless.....	-----
<b>Total.....</b>	<b>\$ 50,337 96</b>	<b>Total.....</b>	<b>\$ 50,337 96</b>

**Moreland Banking Co., Moreland.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Camp.....

President

J. W. Camp.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 39,335 74	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	10,500 00	Surplus Fund.....	-----
Overdrafts.....	3,656 70	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	7,259 87
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	404 25	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	2,389 82	Individual Deposits subject to Check	17,082 41
Due from Banks and Bankers in	-----	Demand Certificates.....	6,469 00
other States.....	7,144 85	Time Certificates.....	-----
Currency.....	2,050 00	Certified Checks.....	-----
Gold.....	150 00	Cashier's Checks.....	458 53
Silver, Nickels and Pennies.....	449 02	Due to Clearing House.....	-----
Checks and Cash Items.....	-----	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	184 38	Money.....	10,000 00
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 66,269 83</b>	<b>Total.....</b>	<b>\$ 66,269 83</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 49,835 74
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	49,835 74	Worthless.....	-----
<b>Total.....</b>	<b>\$ 49,835 74</b>	<b>Total.....</b>	<b>\$ 49,835 74</b>

## Citizens Bank, Moultrie.

## BANK EXAMINER'S REPORT.

September 28, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 40,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	40,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	188,712 07	penses and Taxes Paid.....	6,184 39
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	171 71	States.....	-----
Overdrafts secured by Cotton.....	14,745 29	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	122,246 28
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,169 53	Demand Certificates.....	-----
Furniture and Fixtures.....	2,579 90	Time Certificates.....	49,174 51
Other Real Estate.....	3,800 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	3,325 27
State.....	17,433 95	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	51,446 36	Bills Payable, including Time Cer-	-----
Currency.....	11,538 00	tificates representing Borrowed	-----
Gold.....	2,075 00	Money.....	40,000 00
Silver, Nickels and Pennies.....	1,928 39	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	3,330 25		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 300,930 45	Total.....	\$ 300,930 45

## LOANS AND DISCOUNTS.

In Suit.....	\$ 156 25	Good.....	\$ 188,054 40
In Judgment.....	-----	Doubtful.....	657 67
Not in Suit.....	188,555 82	Worthless.....	-----
Total.....	\$ 188,712 07	Total.....	\$ 188,712 07

## Citizens Bank, Moultrie.

## OFFICIAL STATEMENT.

November 16, 1909.

W. H. Barber.....

President

W. S. Stokes.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 201,941 08	Capital Stock Paid In.....	\$ 40,000 00
Demand Loans.....	4,553 65	Surplus Fund.....	40,000 00
Overdrafts.....	76 11	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	13,162 39
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,169 53	State.....	-----
Furniture and Fixtures.....	2,584 15	Due to Banks and Bankers in other	-----
Other Real Estate.....	3,800 00	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	28,812 56	Individual Deposits subject to Check	108,742 55
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	14,973 56	Demand Certificates.....	-----
Currency.....	9,394 00	Time Certificates.....	49,117 51
Gold.....	2,065 00	Certified Checks.....	25 00
Silver Nickels and Pennies.....	1,134 41	Cashier's Checks.....	1,523 00
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Advance on Cotton.....	-----	Notes and Bills Rediscounted.....	16,000 00
Exchanges for the Clearing House.....	2,837 22	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	3,239 18	Money.....	10,000 00
Depositors Guarantee Fund.....	-----		
Total.....	\$ 278,580 45	Total.....	\$ 278,580 45

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 201,630 31
In Judgment.....	-----	Doubtful.....	310 77
Not in Suit.....	201,941 08	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ 201,941 08

**Moultrie Banking Co., Moultrie.****BANK EXAMINER'S REPORT.**

September 27, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	85,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	45,949 14	penses and Taxes Paid.....	13,066 10
Demand Loans.....	15,223 99	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	12,313 96
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	4,872 78	States.....	-----
Overdrafts secured by Cotton.....	54,699 95	Due Unpaid Dividends.....	28 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	342,460 72
Bank.....	775 00	Savings Deposits.....	-----
Banking House.....	6,360 39	Demand Certificates.....	3,287 85
Furniture and Fixtures.....	-----	Time Certificates.....	206,515 41
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	85,877 04	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	14,500 00
other States.....	73,215 54	Bills Payable, including Time Cer-	
Currency.....	12,091 00	tificates representing Borrowed	
Gold.....	1,855 00	Money.....	-----
Silver, Nickels and Pennies.....	2,535 83	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-			
ing House.....	2,716 38		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 727,172 04	Total.....	\$ 727,172 04

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 473,173 13
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	473,173 13	Worthless.....	-----
Total.....	\$ 473,173 13	Total.....	\$ 473,173 13

**Moultrie Banking Co., Moultrie.****OFFICIAL STATEMENT.**

November 16, 1909.

W. C. Vereen.....	President.	Z. H. Clark.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 423,236 84	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	-----	Surplus Fund.....	85,000 00
Overdrafts on cotton.....	84,925 36	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	24,423 72
Bank.....	7,500 00	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	6,360 39	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	8 00
State.....	150,205 51	Individual Deposits subject to Check	364,247 81
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	40,272 24	Demand Certificates.....	2,246 45
Currency.....	10,721 00	Time Certificates.....	212,514 55
Gold.....	1,702 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	5,278 17	Cashier's Checks.....	-----
Checks and Cash Items.....	2,055 02	Due to Clearing House.....	-----
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	6,183 50	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 738,440 53	Total.....	\$ 738,440 53

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 423,236 84
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	423,236 84	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ -----

**Farmers Bank, Nashville.****BANK EXAMINER'S REPORT.**

September 25, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	3,658 67
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	79,438 03	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	744 94	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	21,441 13
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	7,700 00	Demand Certificates.....	.....
Furniture and Fixtures.....	1,665 00	Time Certificates.....	41,779 21
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	11 24
State.....	9,666 08	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	3,610 21
other States.....	4,760 60	Bills Payable, including Time Cer-	.....
Currency.....	1,429 00	tificates representing Borrowed	.....
Gold.....	335 00	Money.....	8,000 00
Silver, Nickels and Pennies.....	292 27	All other Liabilities.....	.....
Checks and other Cash Items.....	469 54		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 106,500 46	Total.....	\$106,500 46

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 15 50	Good.....	\$ 79,438 03
In Judgment.....	670 33	Doubtful.....	.....
Not in Suit.....	78,752 20	Worthless.....	.....
Total.....	79,438 03	Total.....	\$ 79,438 03

**Farmers Bank, Nashville.****OFFICIAL STATEMENT.**

November 16, 1909.

D. C. Ashley.....President

E. J. Lovett.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	69,925 31	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts (Cotton).....	3,537 84	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	3,961 97
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	7,700 00	State.....	.....
Furniture and Fixtures.....	1,665 00	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	25,693 19	Individual Deposits subject to Check	45,345 36
Due from Banks and Bankers in	.....	Time Certificates.....	43,279 27
other States.....	4,161 31	Cashier's Checks.....	840 50
Currency.....	2,863 00	Due to Clearing House.....	.....
Gold.....	410 00	Notes and Bills Rediscounted.....	.....
Silver, Nickels and Pennies.....	499 26	Bills Payable, including Time Cer-	.....
Checks and Cash Items.....	1,981 19	tificates representing Borrowed	.....
Exchanges for the Clearing House.....	.....	Money.....	.....
Profit and Loss.....	.....	Savings Deposits.....	.....
Interest Paid.....	.....	Reserve Account.....	.....
Depositors Guarantee Fund.....	.....	Discounts and Exchange.....	.....
Total.....	\$ 118,436 10	Total.....	\$ 118,436 10

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 69,925 31
In Judgment.....	509 03	Doubtful.....	.....
Not in Suit.....	69,416 28	Worthless.....	.....
Total.....	\$ 69,925 31	Total.....	\$ 69,925 31

**Farmers Bank, Naylor.****BANK EXAMINER'S REPORT.**

September 25, 1909.

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 2,317 81
Demand Loans..... 3,000 00	Due to Banks and Bankers in this
Loans and Discounts..... 19,124 19	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits.....
Banking House..... 1,906 88	Demand Certificates.....
Furniture and Fixtures..... 1,863 45	Time Certificates..... 6,704 42
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 143 22
State..... 9,039 28	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 1,794 88	Bills Payable, including Time Cer-
Currency..... 1,058 00	tificates representing Borrowed
Gold..... 10 00	Money..... 3,000 00
Silver, Nickels and Pennies..... 249 99	All other Liabilities.....
Checks and other Cash Items.....	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid..... 159 00	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 38,205 67	Total.....\$ 38,205 67

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 19,124 19
In Judgment.....	Doubtful.....
Not in Suit..... 19,124 19	Worthless.....
Total.....\$ 19,124 19	Total.....\$ 19,124 19

**Farmers Bank, Naylor.****OFFICIAL STATEMENT.**

November 16, 1909.

J. P. Carter.....President

H. D. Robinson.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 14,765 47	Capital Stock Paid in.....\$ 15,000 00
Demand Loans..... 3,000 00	Surplus Fund.....
Overdrafts.....	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 2,722 77
Bank.....	Due to Banks and Bankers in this
Banking House..... 1,906 88	State.....
Furniture and Fixtures..... 1,863 45	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 18,951 76	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits.....
other States..... 808 99	Demand Certificates.....
Currency..... 2,429 00	Time Certificates..... 7,483 84
Gold..... 25 00	Certified Checks.....
Silver, Nickels and Pennies..... 757 77	Cashier's Checks..... 64 09
Checks and Cash Items..... 142 17	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid..... 169 50	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....
Total.....\$ 44,819 99	Total.....\$ 44,819 99

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 14,765 47
In Judgment.....	Doubtful.....
Not in Suit..... 14,765 47	Worthless.....
Total.....\$ 14,765 47	Total.....\$ 14,765 47



**Bank of Newborn, Newborn.****BANK EXAMINER'S REPORT.**

December 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund..... 3,500 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans..... 35,676 08	penses and Taxes Paid..... 1,251 33
Demand Loans..... 6,791 53	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 5,208 25	States.....
Overdrafts secured by Cotton..... 3,509 35	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits.....
Banking House..... 1,620 00	Demand Certificates.....
Furniture and Fixtures..... 1,845 00	Time Certificates..... 9,752 56
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 19,156 98	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 3,880 88	Bills Payable, including Time Cer-
Currency..... 1,176 00	tificates representing Borrowed
Gold.....	Money..... 9,000 00
Silver, Nickels, and Pennies..... 294 00	All other Liabilities.....
Checks and other Cash Items..... 11 85	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 79,169 92	Total.....\$ 79,169 92

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 42,467 61
In Judgment..... 40 60	Doubtful.....
Not in Suit..... 42,427 01	Worthless.....
Total.....\$ 42,467 61	Total.....\$ 42,467 61

**Bank of Newborn, Newborn.****OFFICIAL STATEMENT.**

November 16, 1909.

W. P. Wallace.....	President	H. H. Wilburn.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 46,525 33	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	8,681 43	Surplus Fund.....	3,500 00
Overdrafts.....	8,948 88	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,221 91
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,620 00	State.....	
Furniture and Fixtures.....	1,845 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	25,080 82	Individual Deposits subject to Check	40,210 06
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,065 57	Demand Certificates.....	9,947 56
Currency.....	1,700 00	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	412 50	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	18,000 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 97,879 53	Total.....	\$ 97,879 53

**LOANS AND DISCOUNTS.**

In Suit.....\$ .....	Good.....\$ 55,206 76
In Judgment..... 40 60	Doubtful.....
Not in Suit..... 55,166 16	Worthless.....
Total.....\$ 55,206 76	Total.....\$ 55,206 76

**Newnan Banking Co., Newnan.****BANK EXAMINER'S REPORT.**

October 28, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 55,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	80,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	8,297 79
Demand Loans.....	20,877 11	Due to Banks and Bankers in this	-----
Loans and Discounts.....	242,573 86	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	8,475 97	States.....	-----
Overdrafts secured by Cotton.....	3,065 65	Due Unpaid Dividends.....	8 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	193,983 13
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	24,327 38	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	20,890 28	Bills Payable, including Time Cer-	-----
Currency.....	20,950 00	tificates representing Borrowed	-----
Gold.....	1,815 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	3,312 45	All other Liabilities.....	-----
Checks and other Cash Items.....	1,001 22		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 347,288 92</b>	<b>Total.....</b>	<b>\$ 347,288 92</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 866 78	Good.....	\$ 263,450 97
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	262,584 19	Worthless.....	-----
<b>Total.....</b>	<b>\$ 263,450 97</b>	<b>Total.....</b>	<b>\$ 263,450 97</b>

**Newnan Banking Co., Newnan.****OFFICIAL STATEMENT.**

November 16, 1909.

B. T. Thompson.....

President

T. M. Goodrum.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 210,769 82	Capital Stock Paid In.....	\$ 55,000 00
Demand Loans.....	57,577 09	Surplus Fund.....	80,000 00
Overdrafts.....	33,709 70	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	9,611 14
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	8 00
State.....	44,415 42	Individual Deposits subject to Check	221,486 38
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	32,033 19	Demand Certificates.....	12,866 45
Currency.....	14,565 00	Time Certificates.....	-----
Gold.....	1,875 00	Certified Checks.....	175 00
Silver, Nickels and Pennies.....	3,922 12	Cashier's Checks.....	-----
Checks and Cash Items.....	279 63	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	20,000 00
<b>Total.....</b>	<b>\$ 399,146 97</b>	<b>Total.....</b>	<b>\$ 399,146 97</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 373 25	Good.....	\$ 268,346 91
In Judgment.....	218 53	Doubtful.....	-----
Not in Suit.....	267,755 13	Worthless.....	-----
<b>Total.....</b>	<b>\$ 268,346 91</b>	<b>Total.....</b>	<b>\$ 268,346 91</b>

**Baker County Bank, Newton.****BANK EXAMINER'S REPORT.**

October 11, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	1,000 00
Loans on Personal Endorsement .....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	2,072 94
Demand Loans.....	4,775 24	Due to Banks and Bankers in this	
Loans and Discounts.....	22,249 38	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2 64	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	22,096 29
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,031 01	Demand Certificates.....	-----
Furniture and Fixtures.....	2,602 99	Time Certificates.....	1,968 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	196 24
State.....	11,037 29	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	964 96	Bills Payable, including Time Cer-	
Currency.....	2,154 00	tificates representing Borrowed	
Gold.....	205 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	310 96	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 47,333 47	Total.....	\$ 47,333 47

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 138 35	Good.....	\$ 27,024 62
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	26,886 27	Worthless.....	-----
Total.....	\$ 27,024 62	Total.....	\$ -----

**Baker County Bank, Newton.****OFFICIAL STATEMENT.**

November 16, 1909.

J. A. Bowers.....President

W. W. Norman.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 17,378 87	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	4,821 24	Surplus Fund.....	2,000 00
Overdrafts (Cotton).....	318 39	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	470 81
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	3,031 01	State.....	-----
Furniture and Fixtures.....	2,602 99	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	1,200 00
State.....	7,538 21	Individual Deposits subject to Check	24,131 37
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	7,407 49	Demand Certificates.....	-----
Currency.....	702 00	Time Certificates.....	1,968 00
Gold.....	215 00	Certified Checks.....	93 98
Silver, Nickels and Pennies.....	567 52	Cashier's Checks.....	-----
Checks and Cash Items.....	281 44	Due to Clearing House.....	-----
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 44,864 16	Total.....	\$ 44,864 16

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 249 02	Good.....	\$ 17,311 37
In Judgment.....	-----	Doubtful.....	67 50
Not in Suit.....	17,129 85	Worthless.....	-----
Total.....	\$ 17,378 87	Total.....	\$ 17,378 87

**Merchants and Farmers Bank, Nichols.****BANK EXAMINER'S REPORT.**

September 16, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	1,562 84
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	41,199 48	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	377 83	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	31,117 20
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	7,425 97	Demand Certificates.....	.....
Furniture and Fixtures.....	2,030 45	Time Certificates.....	12,427 62
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	265 24
State.....	13,492 88	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	.....	Bills Payable, including Time Cer-	.....
Currency.....	2,779 00	tificates representing Borrowed	.....
Gold.....	643 50	Money.....	.....
Silver, Nickels and Pennies.....	1,103 80	All other Liabilities.....	.....
Checks and other Cash Items.....	1,319 99		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 70,372 90	Total.....	\$ 70,372 90

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,937 84	Good.....	\$ 41,199 48
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	39,261 64	Worthless.....	.....
Total.....	\$ 41,199 48	Total.....	\$ .....

**Merchants and Farmers Bank, Nichols.****OFFICIAL STATEMENT.**

November 16, 1909.

R. G. Kirkland..... President      C. Meeks..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,304 25	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	203 51	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	2,505 47
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	7,425 97	State.....	.....
Furniture and Fixtures.....	2,030 45	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	34,787 95	Individual Deposits subject to Check	46,434 44
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	.....	Time Certificates.....	12,697 62
Currency.....	36,570 00	Certified Checks.....	.....
Gold.....	808 50	Cashier's Checks.....	652 10
Silver, Nickels and Pennies.....	1,072 00	Due to Clearing House.....	.....
Checks and Cash Items.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 87,289 63	Total.....	\$ 87,289 63

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,937 84	Good.....	\$ .....
In Judgment.....	.....	Doubtful.....	42 00
Not in Suit.....	35,366 41	Worthless.....	.....
Total.....	\$ 37,304 25	Total.....	\$ 42 00

**Bank of Norcross, Norcross.****BANK EXAMINER'S REPORT.**

November 10, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES.	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	32,308 73	penses and Taxes Paid.....	7,070 88
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	120 05	States.....	-----
Overdrafts secured by Cotton.....	821 89	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	60,119 11
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	892 53	Demand Certificates.....	-----
Furniture and Fixtures.....	1,474 79	Time Certificates.....	5,962 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	174 22
State.....	38,284 41	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	210 15	Bills Payable, including Time Cer-	-----
Currency.....	16,120 00	tificates, representing Borrowed	-----
Gold.....	700 00	Money.....	3,000 00
Silver, Nickels and Pennies.....	393 66	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 91,326 21	Total.....	\$ 91,326 21

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 32,308 73
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	32,308 73	Worthless.....	-----
Total.....	\$ 32,308 73	Total.....	\$ 32,308 73

**Bank of Norcross, Norcross.****OFFICIAL STATEMENT.**

November 16, 1909.

A. A. Johnson.....President

C. A. McDaniel.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 27,194 47	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	7,185 02
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	892 53	State.....	-----
Furniture and Fixtures.....	1,554 79	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	30,411 57	Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	50,322 73
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,636 87	Demand Certificates.....	-----
Currency.....	-----	Time Certificates.....	5,273 04
Gold Cash on Hand.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	16,147 27	Cashier's Checks.....	56 71
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates, representing Borrowed	-----
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----	Due Bank of Buford.....	-----
Total.....	\$ 77,837 50	Total.....	\$ 77,837 50

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 50 80	Good.....	\$ 27,194 47
In Judgment.....	-----	Doubtful.....	50 80
Not in Suit.....	27,143 07	Worthless.....	-----
Total.....	\$ 27,194 47	Total.....	\$ 27,194 47

**Bank of Norwood, Norwood.****BANK EXAMINER'S REPORT.**

December 16, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	3,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	350 80
Demand Loans.....	2,029 22	Due to Banks and Bankers in this	-----
Loans and Discounts.....	21,527 96	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	2,824 33	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	50,373 00
Bank.....	100 00	Savings Deposits.....	-----
Banking House.....	2,169 60	Demand Certificates.....	-----
Furniture and Fixtures.....	1,819 20	Time Certificates.....	5,525 99
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	35.65
State.....	27,231 78	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	14,171 05	Bills Payable, including Time Cer-	-----
Currency.....	781 00	tificates representing Borrowed	-----
Gold.....	195 00	Money.....	-----
Silver, Nickels and Pennies.....	481 15	All other Liabilities.....	-----
Checks and other Cash Items.....	975 15		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Dividends declared but not paid.....	-----		
<b>Total.....</b>	<b>\$ 74,285 44</b>	<b>Total.....</b>	<b>\$ 74,285 44</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,039 38	Good.....	\$ 22,832 18
In Judgment.....	-----	Doubtful.....	725 00
Not in Suit.....	20,517 80	Worthless.....	-----
<b>Total.....</b>	<b>\$ 23,557 18</b>	<b>Total.....</b>	<b>\$ 23,557 18</b>

**Bank of Norwood, Norwood.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....President

R. R. Neal.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 19,468 45	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	6,283 52	Surplus Fund.....	3,000 00
Overdrafts.....	1,042 62	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	250 09
Bank.....	100 00	Due to Banks and Bankers in this	-----
Banking House.....	1,869 60	State.....	-----
Furniture and Fixtures.....	1,519 20	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	18,866 20	Individual Deposits subject to Check	49,388 13
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	13,541 83	Demand Certificates.....	-----
Currency.....	1,601 00	Time Certificates.....	5,125 99
Gold.....	195 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	511 09	Cashier's Checks.....	79 22
Checks and Cash Items.....	7,706 51	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	138 41	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 72,843 43</b>	<b>Total.....</b>	<b>\$ 72,843 43</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,758 00	Good.....	\$ 25,001 97
In Judgment.....	-----	Doubtful.....	750 00
Not in Suit.....	22,993 97	Worthless.....	-----
<b>Total.....</b>	<b>\$ 25,751 97</b>	<b>Total.....</b>	<b>\$ 25,751 97</b>

**Bank of Norman Park, Norman Park.****BANK EXAMINER'S REPORT.**

September 28, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	30,897 50	penses and Taxes Paid.....	9,255 08
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	4,249 37	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	25,731 38
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	4,456 65	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	3,112 58
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	214 11
State.....	14,935 00	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	4,500 00
other States.....	579 13	Bills Payable, including Time Cer-	-----
Currency.....	1,818 00	tificates representing Borrowed	-----
Gold.....	230 00	Money.....	-----
Silver, Nickels and Pennies.....	162 09	All other Liabilities.....	-----
Checks and other Cash Items.....	485 44		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 57,813 15</b>	<b>Total.....</b>	<b>\$ 57,813 15</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 30,879 50
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	30,897 50	Worthless.....	-----
<b>Total.....</b>	<b>\$ 30,897 50</b>	<b>Total.....</b>	<b>\$ 30,897 50</b>

**Bank of Norman Park, Norman Park.****OFFICIAL STATEMENT.**

November 16, 1909.

J. B. Norman.....President

Lewis Edwards.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 31,971 43	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	6,161 31	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes paid.....	10,224 74
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	4,456 65	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	4,048 80	Individual Deposits subject to Check	22,007 64
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	1,069 65	Demand Certificates.....	-----
Currency.....	1,461 00	Time Certificates.....	2,635 58
Gold.....	310 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	427 54	Cashier's Checks.....	71 00
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	32 58	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 49,938 96</b>	<b>Total.....</b>	<b>\$ 49,938 96</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 31,971 43
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	31,971 43	Worthless.....	-----
<b>Total.....</b>	<b>\$ 31,971 43</b>	<b>Total.....</b>	<b>\$ 31,971 43</b>

**Bank of Ochlochnee, Ochlochnee.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,552 52
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	38,650 21	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	26,190 83
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,972 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,216 12	Time Certificates.....	11,213 53
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	231 29
State.....	9,031 18	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,233 03	Bills Payable, including Time Cer-	-----
Currency.....	3,298 00	tificates representing Borrowed	-----
Gold.....	110 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	588 75	All other Liabilities.....	-----
Checks and other Cash Items.....	209 68	Overs and Shorts.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,876 20		
Total.....	\$ 59,188 17	Total.....	\$ 59,188 17

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 38,650 21
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	38,650 21	Worthless.....	-----
Total.....	\$	Total.....	\$

**Bank of Ochlochnee, Ochlochnee.****OFFICIAL STATEMENT.**

November 16, 1909.

D. B. Anderson.....President

H. A. Williams.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,864 24	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	100 00	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,175 34
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,972 00	State.....	-----
Furniture and Fixtures.....	1,216 12	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,492 92	Individual Deposits subject to Check	24,478 16
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	5,950 17	Demand Certificates.....	-----
Currency.....	2,974 00	Time Certificates.....	10,809 74
Gold.....	150 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	661 28	Cashier's Checks.....	456 59
Checks and Cash Items.....	105 50	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	433 60	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 52,919 83	Total.....	\$ 52,919 83

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 33,864 24
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	33,864 24	Worthless.....	-----
Total.....	\$ 33,864 24	Total.....	\$ 33,864 24



**Citizens Bank, Ocilla.****BANK EXAMINER'S REPORT.**

October 1, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	135,475 21	penses and Taxes Paid.....	3,354 52
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	80 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	90,959 25
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	3,646 65	Demand Certificates.....	-----
Furniture and Fixtures.....	4,074 50	Time Certificates.....	19,543 18
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	50 00
State.....	48,139 38	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	17,538 32	Bills Payable, including Time Cer-	-----
Currency.....	2,720 00	tificates representing Borrowed	-----
Gold.....	490 00	Money.....	52,500 00
Silver, Nickels and Pennies.....	2,606 45	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	1,546 44		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Bonus Dep. with Clearing House....	250 00		
<b>Total.....</b>	<b>\$ 216,486 95</b>	<b>Total.....</b>	<b>\$ 216,486 95</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 316 46	Good.....	\$ 135,408 75
In Judgment.....	806 40	Doubtful.....	-----
Not in Suit.....	134,352 35	Worthless.....	66 46
<b>Total.....</b>	<b>\$ 135,475 21</b>	<b>Total.....</b>	<b>\$ 135,475 21</b>

**Citizens Bank, Ocilla.****OFFICIAL STATEMENT.**

November 16, 1909.

Wm. Henderson.....President D. J. Henderson.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 110,008 99	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	3,879 80	Surplus Fund.....	-----
Overdrafts.....	2,493 25	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	5,803 59
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	3,646 65	State.....	-----
Furniture and Fixtures.....	4,074 50	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	18,184 53	Individual Deposits subject to Check	92,957 30
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	2,603 29	Demand Certificates.....	-----
Currency.....	5,814 00	Time Certificates.....	18,906 48
Gold.....	615 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,710 51	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House..	1,310 56	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	2,095 47	tificates representing Borrowed	-----
Advanced on Cotton.....	10,230 82	Money.....	-----
<b>Total.....</b>	<b>\$ 167,667 37</b>	<b>Total.....</b>	<b>\$ 167,667 37</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 250 00	Good.....	\$ 113,738 79
In Judgment.....	806 40	Doubtful.....	150 00
Not in Suit.....	112,832 39	Worthless.....	-----
<b>Total.....</b>	<b>\$ 113,888 79</b>	<b>Total.....</b>	<b>\$ 113,888 79</b>

## Odessa Bank, Odessadale.

## BANK EXAMINER'S REPORT.

October 25, 1909.

Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....1,500 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....484 11
Demand Loans.....310 00	Due to Banks and Bankers in this
Loans and Discounts.....32,811 38	State.....
Overdrafts, See Schedule.....2,284 38	Due to Banks and Bankers in other
Overdrafts secured by Cotton.....	States.....
Bonds and Stocks owned by the	Due Unpaid Dividends.....
Bank.....	Individual Deposits subject to Check
Banking House.....1,333 00	Savings Deposits.....14,768 43
Furniture and Fixtures.....804 08	Demand Certificates.....
Other Real Estate.....	Time Certificates.....2,992 28
Due from Banks and Bankers in this	Certified Checks.....
State.....4,446 10	Cashier's Checks.....5 00
Due from Banks and Bankers in	Due to Clearing House.....
other States.....1,497 49	Notes and Bills Rediscounted.....
Currency.....841 00	Bills Payable, including Time Cer-
Gold.....315 00	tificates representing Borrowed
Silver, Nickels and Pennies.....56 08	Money.....
Checks and other Cash Items.....51 31	All other Liabilities.....
Checks and Exchanges for the Clear-	Now Cashed Out.....
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources Expense in Suit	
Against County.....	
Total.....\$ 44,749 82	Total.....\$ 44,749 82

## LOANS AND DISCOUNTS.

In Suit.....\$ .....	Good.....\$ 33,105 38
In Judgment.....16 00	Doubtful.....16 00
Not in Suit.....33,105 38	Worthless.....
Total.....\$ 33,121 38	Total.....\$ 33,121 38

## Odessa Bank, Odessadale.

## OFFICIAL STATEMENT.

November 16, 1909.

J. C. Harmon.....President

C. W. Fowler.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 25,940 27	Capital Stock Paid In.....\$ 25,000 00
Demand Loans.....310 00	Surplus Fund.....1,500 00
Overdrafts.....4,208 00	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....699 86
Bank.....	Due to Banks and Bankers in this
Banking House.....1,333 00	State.....
Furniture and Fixtures.....804 08	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....10,658 82	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits.....17,026 77
other States.....1,644 40	Demand Certificates.....
Currency.....1,612 00	Time Certificates.....2,992 28
Gold.....315 00	Certified Checks.....
Silver, Nickels and Pennies.....42 38	Cashier's Checks.....
Checks and Cash Items.....70 92	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....280 04	tificates representing Borrowed
Accounts Receivable.....	Money.....
Depositors Guarantee Fund.....	
Total.....\$ 47,218 91	Total.....\$ 47,218 91

## LOANS AND DISCOUNTS.

In Suit.....\$ .....	Good.....\$ 26,234 27
In Judgment.....16 00	Doubtful.....16 00
Not in Suit.....26,234 27	Worthless.....
Total.....\$ 26,250 27	Total.....\$ 26,250 27

**Bank of Oglethorpe, Oglethorpe.****BANK EXAMINER'S REPORT.**

October 23, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	4,044 71
Demand Loans.....	3,953 66	Due to Banks and Bankers in this	.....
Loans and Discounts.....	27,307 42	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	1,385 23	States.....	.....
Overdrafts secured by Cotton.....	5,165 79	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	41,661 35
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	2,750 00	Demand Certificates.....	.....
Furniture and Fixtures.....	2,344 87	Time Certificates.....	4,030 61
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	10,510 31	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	16,765 58	Bills Payable, including Time Cer-	.....
Currency.....	3,950 00	tificates representing Borrowed	.....
Gold.....	55 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	151 60	All other Liabilities.....	.....
Checks and other Cash Items.....	197 02		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	200 19		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 74,736 67	Total.....	\$ 74,736 67

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 31,261 68
In Judgment.....	179 00	Doubtful.....	.....
Not in Suit.....	31,082 08	Worthless.....	.....
Total.....	\$ 31,261 08	Total.....	\$ 31,261 68

**Bank of Oglethorpe, Oglethorpe.****OFFICIAL STATEMENT.**

November 16, 1909.

D. P. Coogle..... President. W. E. Wilburn..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,474 12	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	4,191 71	Surplus Fund.....	.....
Overdrafts.....	4,299 49	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	3,845 80
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	2,750 00	State.....	.....
Furniture and Fixtures.....	2,344 87	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	14,818 95	Individual Deposits subject to Check	39,013 43
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	3,228 18	Demand Certificates.....	.....
Currency.....	.....	Time Certificates.....	3,886 61
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	.....	Cashier's Checks.....	1,857 08
Cash and Cash Items.....	3,295 41	Due to Clearing House.....	.....
Exchanges for the Clearing House	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Suspense Account.....	200 19	Money.....	.....
Total.....	\$ 63,602 92	Total.....	\$ 63,602 92

**LOANS AND DISCOUNTS.**

In Suit.....	.....	Good.....	.....
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	.....	Worthless.....	.....
Total.....	.....	Total.....	.....

## Macon County Bank, Oglethorpe.

## BANK EXAMINER'S REPORT.

October 23, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	305 73
Demand Loans.....	1,309 40	Due to Banks and Bankers in this	
Loans and Discounts.....	48,469 16	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,403 88	States.....	-----
Overdrafts secured by Cotton.....	609 46	Due Unpaid Dividends.....	-----
Bonds and stocks owned by the		Individual Deposits subject to Check	37,207 00
Bank.....	-----	Savings Deposits.....	743 85
Banking House.....	2,702 85	Demand Certificates.....	-----
Furniture and Fixtures.....	1,249 55	Time Certificates.....	6,928 84
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	13 90
State.....	2,466 63	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	2,315 50	Bills Payable, including Time Cer-	
Current.....	4,760 00	tificates representing Borrowed	
Gold.....	5 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	1,318 14	All other Liabilities.....	-----
Checks and other Cash Items.....	510 89		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	204 61		
All other Resources.....	2,872 25		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 70,197 32	Total.....	\$ 70,197 32

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 49,778 56
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	49,778 56	Worthless.....	-----
Total.....	\$ 49,778 56	Total.....	\$ 49,778 56

## Macon County Bank, Oglethorpe.

## OFFICIAL STATEMENT.

November 16, 1909.

J. A. Sasser.....President

J. R. Humphries.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 42,281 73	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	1,311 44	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	904 74
Bank.....	-----	Due to Banks and Banker in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,249 55	Due to Banks and Bankers in other	
Other Real Estate.....	2,702 85	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	982 20	Individual Deposits subject to Check	34,571 79
Due from Banks and Bankers in		Time Certificates.....	7,979 09
other States.....	3,481 80	Certified Checks.....	-----
Currency.....	5,961 35	Cashier's Checks.....	59 34
Cash.....	-----	Due to Clearing House.....	-----
Silver, Nickels and Pennies.....	-----	Interest and Discount.....	551 90
Checks and Cash Items.....	-----	Savings Account.....	773 82
Interest Paid.....	220 92	Exchange.....	82 80
Insurance Fund.....	2,872 25	Notes and Bills Rediscounted.....	2,500 00
Expense Account.....	1,211 98		
Taxes Paid.....	127 50		
Total.....	\$ 62,403 57	Total.....	\$ 62,403 57

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 42,281 73
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ -----	Total.....	\$ 42,281 73

## People's Bank, Oliver.

## BANK EXAMINER'S REPORT.

September 17, 1909.

Examined by J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....1,357 58
Loans on Personal Endorsement.....	Undivided Profits, less Current Expenses and Taxes Paid.....2,459 68
Miscellaneous Loans.....	Due to Banks and Bankers in this State.....
Demand Loans.....	Due to Banks and Bankers in other States.....
Loans and Discounts.....68,806 08	Due Unpaid Dividends.....
Loans on one name party.....	Individual Deposits subject to Check Savings Deposits.....22,941 59
Overdrafts, See Schedule.....658 89	Demand Certificates.....
Overdrafts secured by Cotton.....	Time Account.....27,267 49
Bonds and Stocks owned by the Bank.....	Certified Checks.....
Banking House.....1,995 30	Cashier's Checks.....349 30
Furniture and Fixtures.....1,793 13	Due to Clearing House.....
Other Real Estate.....	Notes and Bills Rediscounted.....
Due from Banks and Bankers in this State.....7,897 58	Bills Payable, including Time Certificates representing Borrowed Money.....25,000 00
Due from Banks and Bankers in other States.....5,505 28	All other Liabilities, Overs and Shorts.....
Currency.....2,505 00	
Gold.....160 00	
Silver, Nickels and Pennies.....2,060 47	
Checks and other Cash Items.....2,993 91	
Checks and Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 94,375 64	Total.....\$ 93,375 64

## LOANS AND DISCOUNTS.

In Suit.....\$ 522 71	Good.....\$ 68,806 08
In Judgment.....	Doubtful.....
Not in Suit.....68,283 37	Worthless.....
Total.....\$ 68,806 08	Total.....\$

## People's Bank, Oliver.

## OFFICIAL STATEMENT.

November 16, 1909.

L. O. Benton.....President Oscar H. Marsh.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 43,140 78	Capital Stock Paid In.....\$ 15,000 00
Demand Loans.....2,457 67	Surplus Fund.....2,500 00
Overdrafts.....526 08	Undivided Profits, less Current Expenses and Taxes Paid.....415 99
Overdrafts, secured by cotton.....459 61	Due to Banks and Bankers in this State.....
Banking House.....1,995 30	Due to Banks and Bankers in other States.....
Furniture and Fixtures.....1,793 13	Due Unpaid Dividends.....702 00
Other Real Estate.....	Individual Deposits subject to Check Savings Deposits.....26,435 60
Due from Banks and Bankers in this State.....8,853 09	Demand Certificates.....
Due from Banks and Bankers in other States.....9,166 36	Time Certificates.....29,526 17
Currency.....4,547 00	Certified Checks.....
Gold.....125 00	Cashier's Checks.....481 57
Silver, Nickels and Pennies.....1,462 88	Due to Clearing House.....
Checks and Cash Items.....522 70	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Certificates representing Borrowed Money.....
Profit and Loss.....	
Interest Paid.....11 73	
Depositors Guarantee Fund.....	
Total.....\$ 75,061 33	Total.....\$ 75,061 33

## LOANS AND DISCOUNTS.

In Suit.....\$	Good.....\$ 45,598 45
In Judgment.....522 71	Doubtful.....
Not in Suit.....45,075 74	Worthless.....
Total.....\$ 45,598 45	Total.....\$ 45,598 45

**Bank of Palmetto, Palmetto.****BANK EXAMINER'S REPORT.**

September 3, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 10,251 44	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.	11,186 29	Surplus Fund	-----
Loans on Personal Endorsement	51,613 30	Undivided Profits, less Current Expenses and Taxes Paid	7,867 01
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	3,654 35	Due to Banks and Bankers in other States	3,500 00
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	2,098 40	Individual Deposits subject to Check	32,489 88
Overdrafts, See Schedule	106 78	Savings Deposits	-----
Overdrafts secured by Cotton	-----	Demand Certificates	-----
Bonds and Stocks owned by the Bank	-----	Time Certificates	17,277 41
Banking House	3,994 07	Certified Checks	-----
Furniture and Fixtures	1,951 55	Cashier's Checks	190 00
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	1,723 18	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	3,875 75	Bills payable, including Time Certificates representing Borrowed Money	20,000 00
Currency	1,400 00	All other Liabilities	-----
Gold	100 00		
Silver, Nickels and Pennies	537 66		
Checks and other Cash Items	80 07		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	311 88		
All other Resources	2,929 58		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 95,814 30</b>	<b>Total</b>	<b>\$ 95,814 30</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 78,713 78
In Judgment	258 00	Doubtful	-----
Not in Suit	78,545 78	Worthless	90 00
<b>Total</b>	<b>\$ 78,803 78</b>	<b>Total</b>	<b>\$ 78,803 78</b>

**Bank of Palmetto, Palmetto.****OFFICIAL STATEMENT.**

November 16, 1909.

Levi Ballard.....President      R. C. Bacheller.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 64,132 03	Capital Stock Paid In	\$ 15,000 00
Demand Loans	6,211 20	Surplus Fund	-----
Overdrafts	113 46	Undivided Profits, less Current Expenses and Taxes Paid	7,146 33
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	3,996 57	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	1,951 55	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	94,194 64
Due from Banks and Bankers in this State	42,950 50	Savings Deposits	-----
Due from Banks and Bankers in other States	8,505 74	Demand Certificates	-----
Currency	2,510 00	Time Certificates	17,298 01
Gold	130 00	Certified Checks	-----
Silver, Nickels and Pennies	774 31	Cashier's Checks	779 00
Checks and Cash Items	-----	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	-----
Interest Paid	213 04		
Insurance Fund	2,929 58		
<b>Total</b>	<b>\$ 134,417 98</b>	<b>Total</b>	<b>\$ 134,417 98</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ -----
In Judgment	-----	Doubtful	-----
Not in Suit	-----	Worthless	-----
<b>Total</b>	<b>\$ -----</b>	<b>Total</b>	<b>\$ -----</b>

**Bank of Parrott, Parrott.****BANK EXAMINER'S REPORT.**

October 23, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	981 80
Demand Loans.....	174 00	Due to Banks and Bankers in this	.....
Loans and Discounts.....	34,417 94	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	.....	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	130 00
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	68,498 21
Bank.....	1,400 00	Savings Deposits.....	.....
Banking House.....	2,374 55	Demand Certificates.....	.....
Furniture and Fixtures.....	1,378 29	Time Certificates.....	6,283 97
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	1,282 03
State.....	26,854 59	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	19,004 82	Bills Payable, including Time Cer-	.....
Currency.....	999 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	.....
Silver, Nickels and Pennies.....	1,062 45	All other Liabilities.....	.....
Checks and other Cash Items.....	1,597 67		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	2,912 70		
<b>Total.....</b>	<b>\$ 92,176 01</b>	<b>Total.....</b>	<b>\$ 92,176 01</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 34,591 94
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	34,591 94	Worthless.....	.....
<b>Total.....</b>	<b>\$ .....</b>	<b>Total.....</b>	<b>\$ .....</b>

**Bank of Parrott, Parrott.****OFFICIAL STATEMENT.**

November 16, 1909.

C. F. Oxford.....President    S. J. Carter.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 32,444 44	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	5,548 30	Surplus Fund.....	.....
Overdrafts.....	235 40	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	994 34
Bank.....	1,400 00	Due to Banks and Bankers in this	.....
Banking House.....	2,374 55	State.....	.....
Furniture and Fixtures.....	1,378 29	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	31,178 54	Individual Deposits subject to Check	62,937 40
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	4,708 04	Demand Certificates.....	.....
Currency.....	4,076 00	Time Certificates.....	5,183 97
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	881 57	Cashier's Checks.....	1,079 62
Checks and Cash Items.....	936 03	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	34 17	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
<b>Total.....</b>	<b>\$ 85,195 33</b>	<b>Total.....</b>	<b>\$ 85,195 33</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 37,992 74
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	37,992 74	Worthless.....	.....
<b>Total.....</b>	<b>\$ 37,992 74</b>	<b>Total.....</b>	<b>\$ 37,992 74</b>

**Patterson Bank, Patterson.****BANK EXAMINER'S REPORT.**

September 23, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 1,504 44	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	1,128 17	Surplus Fund.....	-----
Loans on Personal Endorsement.....	20,443 05	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	374 46
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	5 26	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	8,057 28
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,700 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,554 50	Time Certificates.....	4,860 08
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	172 50
State.....	577 23	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	593 69	Bills Payable, including Time Cer-	-----
Currency.....	1,119 00	tificates representing Borrowed	-----
Gold.....	150 00	Money.....	2,000 00
Silver, Nickels and Pennies.....	284 76	All other Liabilities.....	-----
Checks and other Cash Items.....	234 73		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	169 49		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 30,464 32</b>	<b>Total.....</b>	<b>\$ 30,464 32</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 363 70	Good.....	\$ 23,075 66
In Judgment.....	312 38	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ 23,075 66</b>	<b>Total.....</b>	<b>\$ 23,075 66</b>

**Patterson Bank, Patterson.****OFFICIAL STATEMENT.**

November 16, 1909.

H. Hyers..... President J. M. R. Griffin..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 27,504 68	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Overdrafts account cotton.....	-----	penses and Taxes Paid.....	1,168 22
Bonds and Stocks owned by the	-----	Due to Banks and Bankers in this	-----
Bank.....	-----	State.....	-----
Banking House.....	2,700 00	Due to Banks and Bankers in other	-----
Furniture and Fixtures.....	1,554 50	States.....	-----
Other Real Estate.....	-----	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this	-----	Individual Deposits subject to Check	37,223 91
State.....	20,626 75	Savings Deposits.....	-----
Due from Banks and Bankers in	-----	Demand Certificates.....	-----
other States.....	6,263 84	Time Certificates.....	7,630 58
Currency.....	1,426 00	Certified Checks.....	-----
Gold.....	275 00	Cashier's Checks.....	325 37
Silver, Nickels and Pennies.....	80 14	Due to Clearing House.....	-----
Checks and Cash Items.....	692 03	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	216 14	Money.....	-----
Depositors Guarantee Fund.....	-----	Unearned Interest.....	-----
<b>Total.....</b>	<b>\$ 61,348 08</b>	<b>Total.....</b>	<b>\$ 61,348 08</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 196 07	Good.....	\$ 27,504 68
In Judgment.....	167 63	Doubtful.....	-----
Not in Suit.....	27,140 98	Worthless.....	-----
<b>Total.....</b>	<b>\$ 27,504 68</b>	<b>Total.....</b>	<b>\$ 27,504 68</b>



**Bank of Pavo, Pavo.****BANK EXAMINER'S REPORT.**

September 21, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 20,000 00
Loans on Collateral other than R. E.		Surplus Fund	7,367 93
Loans on Personal Endorsement		Undivided Profits, less Current Ex-	
Miscellaneous Loans	53,928 72	penses and Taxes Paid	77 28
Demand Loans		Due to Banks and Bankers in this	
Loans and Discounts		State	
Loans on one name party		Due to Banks and Bankers in other	
Overdrafts, See Schedule	592 10	States	
Overdrafts secured by Cotton	4,926 80	Due Unpaid Dividends	28 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	45,972 79
Bank		Savings Deposits	
Banking House	1,717 00	Demand Certificates	
Furniture and Fixtures	1,255 93	Time Certificates	9,045 12
Other Real Estate	1,500 00	Certified Checks	
Due from Banks and Bankers in this		Cashier's Checks	52 75
State	13,053 67	Due to Clearing House	
Due from Banks and Bankers in		Notes and Bills Rediscounted	
other States	2,432 08	Bills Payable, including Time Cer-	
Currency	1,080 00	tificates representing Borrowed	
Gold		Money	
Silver, Nickels and Pennies	1,840 98	All other Liabilities	
Checks and other Cash Items	216 59		
Checks and Exchanges for the Clear-			
ing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 82,543 87</b>	<b>Total</b>	<b>\$ 82,543 87</b>
LOANS AND DISCOUNTS.			
In Suit	\$ 55 60	Good	\$ 51,849 02
In Judgment		Doubtful	2,070 70
Not in Suit	53,873 12	Worthless	
<b>Total</b>	<b>\$ 53,928 72</b>	<b>Total</b>	<b>\$ 53,928 72</b>

**Bank of Pavo, Pavo.****OFFICIAL STATEMENT.**

November 16, 1909.

J. Frank Harris Vice-President

Hughes Ford Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 43,575 34	Capital Stock Paid In	\$ 20,000 00
Demand Loans		Surplus Fund	
Overdrafts	1,521 48	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	8,474 71
Bank		Due to Banks and Bankers in this	
Banking House	1,717 00	State	
Furniture and Fixtures	1,255 93	Due to Banks and Bankers in other	
Other Real Estate	1,500 00	States	
Due from Banks and Bankers in this		Due Unpaid Dividends	28 00
State	19,687 64	Individual Deposits subject to Check	50,356 58
Due from Banks and Bankers in		Savings Deposits	
other States	2,645 00	Demand Certificates	
Currency	215 00	Time Certificates	8,480 78
Gold	20 00	Certified Checks	
Silver, Nickels and Pennies	517 11	Cashier's Checks	624 98
Checks and Cash Items	110 11	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Cer-	
Interest Paid		tificates representing Borrowed	
Advanced on cotton	15,199 54	Money	
<b>Total</b>	<b>\$ 87,965 05</b>	<b>Total</b>	<b>\$ 87,965 05</b>
LOANS AND DISCOUNTS.			
In Suit	\$	Good	\$ 41,807 64
In Judgment		Doubtful	1,767 70
Not in Suit	43,575 34	Worthless	
<b>Total</b>	<b>\$ 43,575 34</b>	<b>Total</b>	<b>\$ 43,575 34</b>

**Pearson Banking Co., Pearson.****BANK EXAMINER'S REPORT.**

September 25, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 18,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	3,288 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	1,606 68
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....	1,087 00	Due to Banks and Bankers in this	
Loans and Discounts.....	40,900 89	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	178 03	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	10,928 16
Bank.....		Savings Deposits.....	
Banking House.....	1,729 70	Demand Certificates.....	
Furniture and Fixtures.....	2,265 60	Time Certificates.....	8,961 14
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	219 99
State.....	3,696 72	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,764 08	Bills Payable, including Time Cer-	
Currency.....	648 00	tificates representing Borrowed	
Gold.....	240 00	Money.....	11,006 00
Silver, Nickels and Pennies.....	1,383 18	All other Liabilities.....	
Checks and other Cash Items.....	110 77		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 54,003 97	Total.....	\$ 54,003 97

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 599 97	Good.....	\$ 41,822 89
In Judgment.....	165 00	Doubtful.....	165 00
Not in Suit.....	41,222 92	Worthless.....	
Total.....	\$ 41,987 89	Total.....	\$ 41,987 89

**Pearson Banking Co., Pearson.****OFFICIAL STATEMENT.**

November 16, 1909.

Joe Corbett.....President

J. S. Roberts.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,486 98	Capital Stock Paid In.....	\$ 18,000 00
Demand Loans.....		Surplus Fund.....	3,288 00
Overdrafts.....	415 70	Undivided Profits, less Current Ex-	2,274 74
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,729 70	State.....	
Furniture and Fixtures.....	2,271 60	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	15,540 21	Individual Deposits subject to Check	24,048 69
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,793 89	Demand Certificates.....	
Currency.....	3,274 00	Time Certificates.....	10,244 82
Gold.....	260 00	Certified Checks.....	
Silver, Nickels and Pennies.....	801 30	Cashier's Checks.....	337 21
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	620 08	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$	Total.....	\$
<b>LOANS AND DISCOUNTS.</b>		<b>LOANS AND DISCOUNTS.</b>	
In Suit.....	250 00	Good.....	\$ 30,371 98
In Judgment.....	50 00	Doubtful.....	115 00
Not in Suit.....	30,186 98	Worthless.....	
Total.....	\$ 30,486 98	Total.....	\$ 30,486 98

**Farmers Bank, Pelham.****BANK EXAMINER'S REPORT.**

October 12, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 100,000 00
Loans on Collateral other than R. E.		Surplus Fund	30,000 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	12,423 66
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	10,422 29	Due to Banks and Bankers in other States	
Loans and Discounts	207,665 22	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	173,204 48
Overdrafts, See Schedule	20 59	Savings Deposits	45,671 01
Overdrafts secured by Cotton		Demand Certificates	26 65
Bonds and Stocks owned by the Bank		Time Certificates	
Banking House		Certified Checks	969 69
Furniture and Fixtures	798 60	Cashier's Checks	3,151 20
Other Real Estate	325 00	Due to Clearing House	
Due from Banks and Bankers in this State	82,579 18	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	45,967 97	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	12,940 00	All other Liabilities	
Gold	150 00		
Silver, Nickels and Pennies	4,432 59		
Checks and other Cash Items	145 25		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 365,446 69</b>	<b>Total</b>	<b>\$ 365,446 69</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 8,298 41	Good	\$ 216,424 87
In Judgment		Doubtful	1,662 64
Not in Suit	209,789 10	Worthless	
<b>Total</b>	<b>\$ 218,087 51</b>	<b>Total</b>	<b>\$ 218,087 51</b>

**Farmers Bank, Pelham.****OFFICIAL STATEMENT.**

November 16, 1909.

J. L. Hand.....President      B. U. Curry.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 244,059 37	Capital Stock Paid In	\$ 100,000 00
Demand Loans	24,211 87	Surplus Fund	30,000 00
Overdrafts	68 59	Undivided Profits, less Current Expenses and Taxes Paid	14,993 43
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House		Due to Banks and Bankers in other States	
Furniture and Fixtures	798 60	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	177,141 18
Due from Banks and Bankers in this State	30,429 56	Savings Deposits	
Due from Banks and Bankers in other States	18,963 54	Demand Certificates	26 65
Currency	2,786 00	Time Certificates	
Gold	100 00	Certified Checks	930 00
Silver, Nickels and Pennies	2,211 47	Cashier's Checks	664 66
Checks and Cash Items	126 92	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 323,755 92</b>	<b>Total</b>	<b>\$ 323,755 92</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 3,463 92	Good	\$ 242,729 58
In Judgment	1,077 23	Doubtful	1,329 79
Not in Suit	230,518 22	Worthless	
<b>Total</b>	<b>\$ 244,059 37</b>	<b>Total</b>	<b>\$ 244,059 37</b>

**Pendergrass Banking Co., Pendergrass.****BANK EXAMINER'S REPORT.**

November 24 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans On Real Estate.....	\$	Capital Stock Paid In.....	\$ 22,300 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	28,234 06	penses and Taxes Paid.....	793 58
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	4,494 24	States.....	
Overdrafts secured by Cotton.....	7,665 58	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	23,181 29
Bank.....		Savings Deposits.....	
Banking House.....	1,500 00	Demand Certificates.....	
Furniture and Fixtures.....	1,700 00	Time Certificates.....	821 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	3,444 63	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	802 83	Bills Payable, including Time Cer-	
Currency.....	2,685 00	tificates representing Borrowed	
Gold.....	215 00	Money.....	4,000 00
Silver, Nickels and Pennies.....	354 54	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 51,095 87</b>	<b>Total.....</b>	<b>\$ 51,095 87</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 28,234 05
In Judgment.....		Doubtful.....	
Not in Suit.....	28,234 05	Worthless.....	
<b>Total.....</b>	<b>28,234 05</b>	<b>Total.....</b>	<b>\$ 28,234 05</b>

**Pendergrass Banking Co., Pendergrass.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept. 29, 1905  
T. J. Roberts.....PresidentBegun Business Oct. 2, 1905  
G. Roberts.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 26,722 76	Capital Stock Paid in.....	\$ 22,300 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	5,512 71	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	709 79
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,500 00	State.....	
Furniture and Fixtures.....	1,700 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	3,476 02	Individual Deposits subject to Check	16,277 83
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,950 48	Demand Certificates.....	
Currency.....	2,524 00	Time Certificates.....	821 00
Gold.....	245 00	Certified Checks.....	
Silver, Nickels and Pennies.....	477 65	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	6,000 00
		Demand Deposits.....	
<b>Total.....</b>	<b>\$ 46,108 62</b>	<b>Total.....</b>	<b>\$ 46,108 62</b>

**LOANS AND DISCOUNTS.**

In Suit.....	946 34	Good.....	\$ 26,722 76
In Judgment.....		Doubtful.....	
Not in Suit.....	25,776 42	Worthless.....	
<b>Total.....</b>	<b>\$ 26,722 76</b>	<b>Total.....</b>	<b>\$ 26,722 76</b>

**Bank of Penfield, Penfield.****BANK EXAMINER'S REPORT.**

July 24 1909.

Examined by W. J. Eakes.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 13,418 22	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.	7,308 81	Surplus Fund	1,500 00
Loans on Personal Endorsement	9,678 86	Undivided Profits, less Current Expenses and Taxes Paid	10 63
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts		Due Unpaid Dividends	
Loans on one name party	1,209 55	Individual Deposits subject to Check	11,005 07
Overdrafts, See Schedule	1,702 97	Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	
Banking House	1,250 07	Certified Checks	
Furniture and Fixtures	971 00	Cashier's Checks	
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	1,281 38	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	1,979 63	Bills Payable, including Time Certificates representing Borrowed Money	2,000 00
Currency	377 00	All other Liabilities	
Gold			
Silver, Nickels and Pennies	159 44		
Checks and other Cash Items	202 76		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 39,539 69</b>	<b>Total</b>	<b>\$ 39,539 69</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 31,615 44
In Judgment		Doubtful	
Not in Suit	31,615 44	Worthless	
<b>Total</b>	<b>\$ 31,615 44</b>	<b>Total</b>	<b>\$ 31,615 44</b>

**Bank of Penfield, Penfield.****OFFICIAL STATEMENT.**

November 16, 1909.

R. P. Boswell.....President J. H. Colclough.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 23,748 81	Capital Stock Paid In	\$ 25,000 00
Demand Loans		Surplus Fund	1,500 00
Overdrafts, Secured	1,116 87	Undivided Profits, less Current Expenses and Taxes paid	185 06
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	1,250 07	Due to Banks and Bankers in other States	
Furniture and Fixtures	986 00	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	17,205 16
Due from Banks and Bankers in this State	10,546 38	Savings Deposits	
Due from Banks and Bankers in other States	4,943 76	Demand Certificates	
Currency	1,260 08	Time Certificates	
Gold		Certified Checks	
Silver, Nickels and Pennies		Cashier's Checks	
Checks and Cash Items		Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid	38 25		
Collection Accounts			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 43,890 22</b>	<b>Total</b>	<b>\$ 43,890 22</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 23,748 81
In Judgment		Doubtful	
Not in Suit	23,748 81	Worthless	
<b>Total</b>	<b>\$ 23,748 81</b>	<b>Total</b>	<b>\$ 23,748 81</b>

**Houston Banking Co., Perry.****BANK EXAMINER'S REPORT.**

October 12, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 2,194 87	Capital Stock Paid In.....	\$ 20,550 00
Loans on Collateral other than R. E.	21,196 44	Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....	6,578 83	Undivided Profits, less Current Expenses and Taxes Paid.....	3,847 84
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	8 00
Loans on one name party.....	1,067 29	Individual Deposits subject to Check	43,326 63
Overdrafts, See Schedule.....	1,322 11	Savings Deposits.....	-----
Overdrafts secured by Cotton.....	14,851 48	Demand Certificates.....	-----
Bonds and Stocks owned by the Bank.....	-----	Time Certificates.....	10,407 60
Banking House.....	2,945 30	Certified Checks.....	-----
Furniture and Fixtures.....	1,784 00	Cashier's Checks.....	-----
Other Real Estate.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	35,171 04	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	2,028 44	Bills Payable, including Time Certificates representing Borrowed Money.....	9,200 00
Currency.....	1,624 00	All other Liabilities.....	-----
Gold.....	240 00		
Silver, Nickels and Pennies.....	938 92		
Checks and other Cash Items.....	377 35		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 92,340 07</b>	<b>Total.....</b>	<b>\$ 92,340 07</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 31,057 43
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	31,057 43	Worthless.....	-----
<b>Total.....</b>	<b>\$ 31,057 43</b>	<b>Total.....</b>	<b>\$ 31,057 43</b>

**Houston Banking Co., Perry.****OFFICIAL STATEMENT.**

November 16, 1909.

J. H. Davis.....President B. C. Holtzclaw.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 29,149 57	Capital Stock Paid in.....	\$ 20,550 00
Demand Loans.....	-----	Surplus Fund.....	5,000 00
Overdrafts (cotton).....	19,672 07	Undivided Profits, less Current Expenses and Taxes Paid.....	4,008 05
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	3,009 60	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,784 75	Due Unpaid Dividends.....	8 00
Other Real Estate.....	-----	Individual Deposits subject to Check	50,221 12
Due from Banks and Bankers in this State.....	26,151 37	Savings Deposits.....	-----
Due from Banks and Bankers in other States.....	4,429 70	Demand Certificates.....	-----
Currency.....	2,500 00	Time Certificates.....	8,017 60
Gold.....	250 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	822 71	Cashier's Checks.....	-----
Checks and Cash Items.....	35 00	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 87,804 77</b>	<b>Total.....</b>	<b>\$ 87,804 77</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 29,149 57
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	29,149 57	Worthless.....	-----
<b>Total.....</b>	<b>\$ 29,149 57</b>	<b>Total.....</b>	<b>\$ 29,149 57</b>

**Perry Loan and Savings Bank, Perry.****BANK EXAMINER'S REPORT.**

October 12, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 3,431 12	Capital Stock Paid In.....	\$ 22,700 00
Loans on Collateral other than R. E.....	16,131 35	Surplus Fund.....	18,000 00
Loans on Personal Endorsement.....	22,560 53	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,979 58
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	37 82
Loans on one name party.....	4,342 82	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,142 62	States.....	
Overdrafts secured by Cotton.....	27,147 09	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	49,485 69
Bank.....		Savings Deposits.....	7,371 26
Banking House.....	2,450 00	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	8,399 78
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	18,841 47	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	6,445 01	Bills Payable, including Time Cer-	
Currency.....	3,228 00	tificates representing Borrowed	
Gold.....	918 00	Money.....	
Silver, Nickels and Pennies.....	1,823 20	All other Liabilities.....	
Checks and other Cash Items.....	512 92		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 110,974 13</b>	<b>Total.....</b>	<b>\$ 110,974 13</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 46,465 82
In Judgment.....		Doubtful.....	
Not in Suit.....	46,465 82	Worthless.....	
<b>Total.....</b>	<b>\$ 46,465 82</b>	<b>Total.....</b>	<b>\$ 46,465 82</b>

**Perry Loan and Savings Bank, Perry.****OFFICIAL STATEMENT.**

November 16, 1909.

C. R. Mann.....President

L. F. Cater.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,546 09	Capital Stock Paid In.....	\$ 22,700 00
Demand Loans.....		Surplus Fund.....	18,000 00
Overdrafts.....	31,842 02	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,659 36
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	110 51
Furniture and Fixtures.....	2,450 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	22,846 71	Individual Deposits subject to Check	56,888 31
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	8,516 91	Time Certificates.....	8,349 78
Currency.....	6,572 00	Certified Checks.....	
Gold.....	908 00	Cashier's Checks.....	
Silver, Nickels and Pennies.....	81 69	Due to Clearing House.....	
Checks and Cash Items.....		Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....		Money.....	
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 111,707 96</b>	<b>Total.....</b>	<b>\$ 111,707 96</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 37,546 09
In Judgment.....		Doubtful.....	
Not in Suit.....	37,546 09	Worthless.....	
<b>Total.....</b>	<b>\$ 37,546 09</b>	<b>Total.....</b>	<b>\$ 37,546 09</b>

**Bank of Pinehurst, Pinehurst.****BANK EXAMINER'S REPORT.**

October 6, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	-----	penses and Taxes Paid	2,421 33
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	43,678 52	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	623 60	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	71,439 83
Bank	-----	Savings Deposits	-----
Banking House	1,054 90	Demand Certificates	-----
Furniture and Fixtures	1,556 25	Time Certificates	3,005 00
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	1,002 14
State	50,421 24	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	3,197 83	Bills Payable, including Time Cer-	-----
Currency	4,579 00	tificates representing Borrowed	15,000 00
Gold	27 50	Money	-----
Silver, Nickels and Pennies	684 31	All other Liabilities	-----
Checks and other Cash Items	12,045 13		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 117,868 30</b>	<b>Total</b>	<b>\$ 117,868 30</b>
LOANS AND DISCOUNTS.			
In Suit	\$	Good	\$ 43,678 52
In Judgment	-----	Doubtful	-----
Not in Suit	43,678 52	Worthless	-----
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Bank of Pinehurst, Pinehurst.****OFFICIAL STATEMENT.**

November 16, 1909.

J. R. Horne ..... President      A. M. Wilson ..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 33,833 4	Capital Stock Paid in	\$ 25,000 00
Demand Loans	2,704 11	Surplus Fund	-----
Overdrafts	994 50	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	3,322 92
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	1,054 90	State	-----
Furniture and Fixtures	1,556 25	Due to Banks and Bankers in	-----
Other Real Estate	-----	other States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	37,924 79	Individual Deposits subject to Check	69,094 00
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	1,625 43	Demand Certificates	-----
Currency	10,126 00	Time Certificates	3,005 00
Gold	75 00	Certified Checks	-----
Silver, Nickels and Pennies	657 62	Cashier's Checks	8,875 25
Checks and Cash Items	18,745 11	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills payable, including Time Cer-	-----
Interest Paid	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund	-----	Money	-----
<b>Total</b>	<b>\$ 109,297 20</b>	<b>Total</b>	<b>\$ 109,297 20</b>
LOANS AND DISCOUNTS.			
In Suit	\$ 110 00	Good	\$ 33,833 40
In Judgment	-----	Doubtful	-----
Not in Suit	33,723 49	Worthless	-----
<b>Total</b>	<b>\$ 33,833 49</b>	<b>Total</b>	<b>\$ 33,833 49</b>



**Bank of Pineview, Pineview.****BANK EXAMINER'S REPORT.**

September 10, 1909.

Examined by Chas. B. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endowment.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	46,775 03	penses and Taxes Paid.....	4,254 07
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	810 37	States.....	4,500 00
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	31,084 15
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	1,660 99	Demand Certificates.....	.....
Furniture and Fixtures.....	1,400 03	Time Certificates.....	7,475 09
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	1,831 79
State.....	9,286 98	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	13,824 63	Bills Payable, including Time Cer-	.....
Currency.....	1,355 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	15,000 00
Silver, Nickels and Pennies.....	455 54	All other Liabilities.....	.....
Checks and other Cash Items.....	648 58		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	2,927 95		
Total.....	\$ 79,145 10	Total.....	\$ 79,145 10

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 723 46	Good.....	\$ 46,775 03
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	46,051 57	Worthless.....	.....
Total.....	\$ 46,775 03	Total.....	\$ 46,775 03

**Bank of Pineview, Pineview.****OFFICIAL STATEMENT.**

November 16, 1909.

J. J. Dennard.....President

L. J. Morgan.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,459 40	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	2,823 62	Undivided Profits, less Current Ex-	.....
Overdrafts secured with Cotton.....	.....	penses and Taxes Paid.....	5,104 96
Bonds and Stocks owned by the	.....	Due to Banks and Bankers in this	.....
Bank.....	.....	State.....	.....
Banking House.....	1,660 99	Due to Banks and Bankers in other	.....
Furniture and Fixtures.....	1,400 03	States.....	.....
Other Real Estate.....	.....	Due Unpaid Dividends.....	.....
Due from Banks and Bankers in this	.....	Individual Deposits subject to Check	43,987 75
State.....	19,599 64	Savings Deposits.....	.....
Due from Banks and Bankers in	.....	Demand Certificates.....	.....
other States.....	8,131 19	Time Certificates.....	7,880 00
Currency.....	2,668 00	Certified Checks.....	.....
Gold.....	40 00	Cashier's Checks.....	2,413 06
Silver, Nickels and Pennies.....	564 42	Due to Clearing House.....	.....
Checks and Cash Items.....	.....	Notes and Bills Rediscounted.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Cer-	.....
Profit and Loss.....	.....	tificates representing Borrowed	.....
Interest Paid.....	38 48	Money.....	.....
Depositor's Guarantee Fund.....	.....	Call Deposits.....	.....
Total.....	\$ 74,385 77	Total.....	\$ 74,385 77

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 37,283 40
In Judgment.....	.....	Doubtful.....	176 00
Not in Suit.....	37,459 40	Worthless.....	.....
Total.....	\$ 37,459 40	Total.....	\$ 37,459 40

**Pitts Banking Co., Pitts.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund..... 4,288 16
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans..... 31,814 76	penses and Taxes Paid.....
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....	States.....
Overdrafts secured by Cotton..... 3,864 26	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank..... 2,500 00	Savings Deposits.....
Banking House..... 1,097 83	Demand Certificates.....
Furniture and Fixtures..... 1,411 55	Time Certificates..... 7 57
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 1,562 80
State..... 11,169 49	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 7,024 98	Bills Payable, including Time Cer-
Currency..... 1,990 00	tificates representing Borrowed
Gold.....	Money..... 12,000 00
Silver, Nickels and Pennies..... 317 75	All other Liabilities.....
Checks and other Cash Items..... 25 00	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 61,215 62	Total.....\$ 61,215 62

**LOANS AND DISCOUNTS.**

In Suit.....\$ 261 85	Good.....\$ 31,552 91
In Judgment.....	Doubtful..... 261 85
Not in Suit..... 31,552 91	Worthless.....
Total.....\$ 31,814 76	Total.....\$ 31,814 76

**Pitts Banking Co., Pitts.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter June 2, 1906  
L. O. Benton.....PresidentBegun Business June 15, 1906.  
I. N. McAllister.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 20,742 30	Capital Stock Paid In.....\$ 15,000 00
Demand Loans on Cotton.....	Surplus Fund.....
Overdrafts..... 2,205 80	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 4,889 09
Bank..... 2,500 00	Due to Banks and Bankers in this
Banking House..... 1,097 83	State..... 1,696 50
Furniture and Fixtures..... 1,419 30	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 13,200 61	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 24,837 79
other States..... 5,826 45	Demand Certificates..... 450 00
Currency..... 1,040 00	Time Certificates..... 5 00
Gold.....	Certified Checks.....
Silver, Nickels and Pennies..... 447 47	Cashier's Checks..... 1,687 73
Checks and Cash Items..... 62 92	Due to Clearing House.....
Exchanges For the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss..... 3 10	Bills Payable, including Time Cer-
Interest Paid..... 20 33	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....
Total.....\$ 48,566 11	Total.....\$ 48,566 11

**LOANS AND DISCOUNTS.**

In Suit.....\$ 100 00	Good.....\$ 20,590 45
In Judgment..... 151 85	Doubtful..... 151 85
Not in Suit..... 20,490 45	Worthless.....
Total.....\$ 20,742 30	Total.....\$ 20,742 30

**Plains Bank, Plains.****BANK EXAMINER'S REPORT.**

October 20 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	16,598 14
Demand Loans.....	4,104 00	Due to Banks and Bankers in this	
Loans and Discounts.....	96,122 91	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	955 51	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	64,936 14
Bank.....		Savings Deposits.....	
Banking House.....	2,000 00	Demand Certificates.....	
Furniture and Fixtures.....	1,967 50	Time Certificates.....	45,398 65
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	7,649 45	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	44,703 60	Bills Payable, including Time Cer-	
Currency.....	8,685 00	tificates representing Borrowed	
Gold.....	2,555 00	Money.....	18,766 00
Silver, Nickels and Pennies.....	1,975 96	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 170,698 93	Total.....	\$ 170,698 93

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 243 00	Good.....	\$ 100,226 91
In Judgment.....		Doubtful.....	
Not in Suit.....	99,963 91	Worthless.....	
Total.....	\$ 100,226 91	Total.....	\$

**Plains Bank, Plains.****OFFICIAL STATEMENT.**

November 16, 1909.

R. S. Oliver.....President

W. L. Thomas.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 87,774 36	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	5,580 96	Surplus Fund.....	
Overdrafts.....	1,053 57	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	17,026 99
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,000 00	State.....	
Furniture and Fixtures.....	1,967 50	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	20,312 20	Individual Deposits subject to Check	72,768 16
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	25,313 88	Demand Certificates.....	
Currency.....	5,452 00	Time Certificates.....	43,898 65
Gold.....	2,525 00	Certified Checks.....	
Silver, Nickels, and Pennies.....	1,062 35	Cashier's Checks.....	
Checks and Cash Items.....	253 50	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Advances on cotton.....	5,395 48	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 158,693 80	Total.....	\$ 158,693 80

**LOANS AND DISCOUNTS.**

In Suit.....	243 00	Good.....	\$ 87,531 36
In Judgment.....		Doubtful.....	243 00
Not in Suit.....	87,531 36	Worthless.....	
Total.....	\$ 87,774 36	Total.....	\$ 87,774 36

**Bank of Poulan, Poulan.****BANK EXAMINER'S REPORT.**

October 23 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 15,000 00.
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans..... 21,178 79	penses and Taxes Paid..... 1,110 35.
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 1,311 67	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits..... 17,783 20.
Banking House.....	Demand Certificates.....
Furniture and Fixtures..... 1,524 71	Time Certificates..... 450 00.
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 39 88.
State..... 6,580 33	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 2,416 06	Bills Payable, including Time Cer-
Currency..... 832 00	tificates representing Borrowed
Gold..... 30 00	Money.....
Silver, Nickels and Pennies..... 119 79	All other Liabilities.....
Checks and other Cash Items..... 390 08	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 34,383 43	Total.....\$ 34,383 43.

**LOANS AND DISCOUNTS.**

In Suit.....\$ 873 09	Good.....\$ 20,066 79.
In Judgment.....	Doubtful..... 1,070 00.
Not in Suit..... 20,305 70	Worthless..... 42 00.
Total.....\$ .....	Total.....\$ 21,178 79.

**Bank of Poulan, Poulan.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. D. Walker.....President W. A. Ward.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 15,745 45	Capital Stock Paid In.....\$ 15,000 00.
Demand Loans..... 4,068 18	Surplus Fund.....
Overdrafts..... 34 98	Undivided Profits, less Current Ex-
Bonds and Stock wned by the	penses and Taxes Paid..... 1,236 58.
Bank.....	Due to Banks and Bankers in this
Banking House.....	State.....
Furniture and Fixtures..... 1,524 71	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 4,974 64	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 17,379 21.
other States..... 1,837 88	Demand Certificates.....
Currency..... 736 00	Time Certificates..... 450 00.
Gold..... 120 00	Certified Checks.....
Silver, Nickels and Pennies..... 307 09	Cashier's Checks..... 54 82.
Checks and Cash Items..... 149 46	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid..... 168 61	tificates representing Borrowed
Advances on cotton..... 4,453 59	Money.....
Total.....\$ 34,120 59	Total.....\$ 34,120 59.

**LOANS AND DISCOUNTS.**

In Suit.....\$ 752 19	Good.....\$ 19,813 63
In Judgment..... 64 20	Doubtful.....
Not in Suit..... 18,997 24	Worthless.....
Total.....\$ 19,813 63	Total.....\$ 19,813 63

**Bank of Powder Springs, Powder Springs.****BANK EXAMINER'S REPORT.**

November 2, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	1,247 35
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	38,898 11	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	4,624 47	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	26,079 96
Bank.....	5,700 00	Savings Deposits.....	.....
Banking House.....	1,378 05	Demand Certificates.....	.....
Furniture and Fixtures.....	1,647 50	Time Certificates.....	20,908 95
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	2,163 28
State.....	2,984 69	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	1,917 26	Bills Payable, including Time Cer-	.....
Currency.....	4,059 00	tificates representing Borrowed	.....
Gold.....	550 00	Money.....	.....
Silver, Nickels and Pennies.....	220 15	All other Liabilities.....	.....
Checks and Cash Items.....	582 51		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	2,927 80		
<b>Total.....</b>	<b>\$ 65,489 54</b>	<b>Total.....</b>	<b>\$ 65,489 54</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 38,898 11
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	38,898 11	Worthless.....	.....
<b>Total.....</b>	<b>\$ 38,898 11</b>	<b>Total.....</b>	<b>\$ 38,898 11</b>

**Bank of Powder Springs, Powder Springs.****OFFICIAL STATEMENT.**

November 16, 1909.

T. N. Camp..... President J. M. Comer..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 41,950 55	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	2,553 72	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	2,671 95
Bank.....	5,700 00	Due to Banks and Bankers in this	.....
Banking House.....	1,378 05	State.....	.....
Furniture and Fixtures.....	1,647 50	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	9,376 48	Individual Deposits subject to Check	32,725 83
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	3,502 79	Demand Certificates.....	6,500 00
Currency.....	7,294 00	Time Certificates.....	21,257 95
Gold.....	570 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	152 46	Cashier's Checks.....	184 48
Exchanges for the Clearing House.....	.....	Due to Clearing House.....	.....
Profit and Loss.....	719 83	Notes and Bills Rediscounted.....	.....
Interest Paid.....	395 15	Reserve for taxes.....	.....
Insurance Fund.....	2,927 80	Bills Payable, including Time Cer-	.....
Warehouse.....	171 88	tificates representing Borrowed	.....
		Money.....	.....
<b>Total.....</b>	<b>\$ 78,340 21</b>	<b>Total.....</b>	<b>\$ 78,340 21</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 41,950 55
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	41,950 55	Worthless.....	.....
<b>Total.....</b>	<b>\$ 41,950 55</b>	<b>Total.....</b>	<b>\$ 41,950 55</b>

**Bank of Preston, Preston.****BANK EXAMINER'S REPORT.**

October 20, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	585 39
Demand Loans.....	2,360 71	Due to Banks and Bankers in this	-----
Loans and Discounts.....	24,584 96	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	224 80	States.....	10,000 00
Overdrafts secured by Cotton.....	5,001 16	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	22,552 37
Bank.....	200 00	Savings Deposits.....	-----
Banking House.....	2,440 50	Demand Certificates.....	-----
Furniture and Fixtures.....	1,293 98	Time Certificates.....	7,495 78
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	174 81
State.....	2,498 90	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	14,419 38	Bills Payable, including Time Cer-	-----
Currency.....	4,491 00	tificates representing Borrowed	-----
Gold.....	160 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	256 21	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,876 75		
<b>Total.....</b>	<b>\$ 60,808 35</b>	<b>Total.....</b>	<b>\$ 60,808 35</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 26,945 67
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	26,945 67	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Bank of Preston, Preston.****OFFICIAL STATEMENT.**

November 16, 1909.

J. L. Horn.....President W. E. Jenkins.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 24,902 74	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	3,308 51	Surplus Fund.....	-----
Overdrafts.....	19,206 06	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,059 94
Bank.....	200 00	Due to Banks and Bankers in this	-----
Banking House.....	2,440 50	State.....	5,000 00
Furniture and Fixtures.....	1,293 98	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	12,000 00
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	1,705 18	Individual Deposits subject to Check	20,726 03
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	6,412 11	Demand Certificates.....	-----
Currency.....	3,121 00	Time Certificates.....	7,747 15
Gold.....	165 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	481 39	Cashier's Checks.....	247 67
Checks and Cash Items.....	347 20	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	320 37	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	2,876 75	Money.....	5,000 00
<b>Total.....</b>	<b>\$ 66,780 79</b>	Profit and Loss.....	-----
		<b>Total.....</b>	<b>\$ 66,780 79</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 28,211 25
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	28,211 25	Worthless.....	-----
<b>Total.....</b>	<b>\$ 28,211 25</b>	<b>Total.....</b>	<b>\$ 28,211 25</b>

**Citizens Bank, Pulaski.****BANK EXAMINER'S REPORT.**

September 11, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	24,058 73	penses and Taxes Paid.....	2,200 23
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	318 64	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	6,131 79
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	1,906 19	Demand Certificates.....	.....
Furniture and Fixtures.....	1,360 67	Time Certificates.....	2,602 97
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	199 25
State.....	4,311 81	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	402 20	Bills Payable, including Time Cer-	.....
Currency.....	575 00	tificates representing Borrowed	.....
Gold.....	40 00	Money.....	7,000 00
Silver, Nickels and Pennies.....	161 00	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 33,134 24	Total.....	\$ 33,134 24

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 24,058 73
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	24,058 73	Worthless.....	.....
Total.....	\$ 24,058 73	Total.....	\$ 24,058 73

**Citizens Bank, Pulaski.****OFFICIAL STATEMENT.**

November 16, 1909.

H. L. Franklin.....President O. M. Warren.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 24,631 75	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	2,453 00	Surplus Fund.....	.....
Overdrafts.....	496 41	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	2,182 71
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	1,906 19	State.....	.....
Furniture and Fixtures.....	1,360 67	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	9,177 79	Individual Deposits subject to Check	19,179 43
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	147 46	Demand Certificates.....	.....
Currency.....	3,100 00	Time Certificates.....	6,682 05
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	302 60	Cashier's Checks.....	835 18
Checks and Cash Items.....	303 50	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 43,879 37	Total.....	\$ 43,879 37

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 27,084 75
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	27,084 75	Worthless.....	.....
Total.....	\$ 27,084 75	Total.....	\$ 27,084 75

**Bank of Quitman, Quitman.****BANK EXAMINER'S REPORT.**

September 20, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	100,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	336,533 35	penses and Taxes Paid.....	15,029 30
Demand Loans.....	32,000 00	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	8,248 49	States.....	-----
Overdrafts secured by Cotton.....	7,675 36	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	167,801 87
Bank.....	-----	Savings Deposits.....	111,535 40
Banking House.....	11,926 63	Demand Certificates.....	-----
Furniture and Fixtures.....	5,633 77	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	24,166 58	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	52,990 03	Bills Payable, including Time Cer-	
Currency.....	11,229 00	tificates representing Borrowed	
Gold.....	315 50	Money.....	-----
Silver, Nickels and Pennies.....	1,490 70	All other Liabilities.....	-----
Checks and other Cash Items.....	-----	Cash Long.....	-----
Checks and Exchanges for the Clear-			
ing House.....	2,157 16		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Loans Short.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 404,366 57</b>	<b>Total.....</b>	<b>\$ 494,366 57</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 417 37	Good.....	\$ 367,816 15
In Judgment.....	-----	Doubtful.....	547 00
Not in Suit.....	368,115 98	Worthless.....	170 20
<b>Total.....</b>	<b>\$ 368,533 35</b>	<b>Total.....</b>	<b>\$ 368,533 35</b>

**Bank of Quitman, Quitman.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1888.		Begun Business 1878.	
J. O. Morton.....	President	H. W. Stubbs.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 390,376 54	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	10,000 00	Surplus Fund.....	100,000 00
Overdrafts.....	15,004 76	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	21,739 32
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	11,926 63	State.....	-----
Furniture and Fixtures.....	5,633 77	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	6,152 11	Individual Deposits subject to Check	176,349 23
Due from Banks and Bankers in		Savings Deposits.....	111,319 05
other States.....	57,300 37	Demand Certificates.....	-----
Currency.....	6,368 00	Time Certificates.....	-----
Gold.....	555 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,497 33	Cashier's Checks.....	-----
Checks and Cash Items.....	3,329 68	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Interest Paid.....	1,262 91	Bills Payable, including Time Cer-	
Expense Account.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
<b>Total.....</b>	<b>\$ 509,407 60</b>	<b>Total.....</b>	<b>\$ 509,407 60</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 270 01	Good.....	\$ 399,709 84
In Judgment.....	147 36	Doubtful.....	417 37
Not in Suit.....	399,959 17	Worthless.....	249 32
<b>Total.....</b>	<b>\$ 400,376 54</b>	<b>Total.....</b>	<b>\$ 400,376 54</b>



**Citizens Bank, Quitman.****BANK EXAMINER'S REPORT.**

September 18, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	98,062 77	penses and Taxes Paid.....	6,297 35
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	6,897 84	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	98,444 42
Bank.....		Savings Deposits.....	21,420 25
Banking House.....	5,195 00	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	35,203 08	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	19,500 54	Bills Payable, including Time Cer-	
Currency.....	9,832 00	tificates representing Borrowed	
Gold.....	120 00	Money.....	
Silver, Nickels and Pennies.....	445 12	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....	915 67		
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 176,162 02</b>	<b>Total.....</b>	<b>\$ 176,162 02</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 98,062 77
In Judgment.....		Doubtful.....	
Not in Suit.....	98,062 77	Worthless.....	
<b>Total.....</b>	<b>\$ 98,062 77</b>	<b>Total.....</b>	<b>\$ 98,062 77</b>

**Citizens Bank, Quitman.****OFFICIAL STATEMENT.**

November 16, 1909.

W. W. Walker..... President J. R. Davis..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 117,272 40	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	16,885 09	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,503 65
Bank.....		Due to Banks and Bankers in this	
Banking House.....	3,500 00	State.....	
Furniture and Fixtures.....	1,695 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	17,078 59	Individual Deposits subject to Check	77,395 77
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	5,200 99	Demand Certificates.....	
Currency.....	2,638 00	Time Certificates.....	22,370 61
Gold.....	125 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,007 41	Cashier's Checks.....	
Checks and Cash Items.....	1,867 55	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	10,000 00
<b>Total.....</b>	<b>\$ 167,270 03</b>	<b>Total.....</b>	<b>\$ 167,270 03</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 117,272 40
In Judgment.....		Doubtful.....	
Not in Suit.....	117,272 40	Worthless.....	
<b>Total.....</b>	<b>\$</b>	<b>Total.....</b>	<b>\$</b>

**Bank of Raymond, Raymond.****BANK EXAMINER'S REPORT.**

October 15, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,600 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	11 68
Demand Loans.....	75 00	Due to Banks and Bankers in this	
Loans and Discounts.....	111 25	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....	2,275 99	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	5,646 55
Bank.....		Savings Deposits.....	
Banking House.....	70 99	Demand Certificates.....	
Furniture and Fixtures.....	24 32	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	23,888 65	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,000 00	Bills Payable, including Time Cer-	
Currency.....	1,675 00	tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	319 16	All other Liabilities.....	
Checks and other Cash Items.....	317 87		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....	1,500 00		
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 31,258 23</b>	<b>Total.....</b>	<b>\$ 31,258 23</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 186 25
In Judgment.....		Doubtful.....	
Not in Suit.....	186 25	Worthless.....	
<b>Total.....</b>	<b>\$ 186 25</b>	<b>Total.....</b>	<b>\$ 186 25</b>

**Bank of Raymond, Raymond.****OFFICIAL STATEMENT.**

November 16, 1909.

S. T. Blalock.....President

E. J. Bailey.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 3,026 50	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	1,140 00	Surplus Fund.....	
Overdrafts on Cotton.....	254 59	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	236 20
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,401 19	State.....	
Furniture and Fixtures.....	1,152 48	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	21,299 04	Individual Deposits subject to Check	6,138 20
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,138 14	Demand Certificates.....	
Currency.....	1,927 00	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	202 60	Cashier's Checks.....	374 67
Checks and Cash Items.....	207 44	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Mutual Fire Insurance Fund.....		Money.....	
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 31,749 07</b>	<b>Total.....</b>	<b>\$ 31,749 07</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 4,166 59
In Judgment.....		Doubtful.....	
Not in Suit.....	4,166 59	Worthless.....	
<b>Total.....</b>	<b>\$ 4,166 59</b>	<b>Total.....</b>	<b>\$ 4,166 59</b>

**Tattnall Bank, Reidsville.****BANK EXAMINER'S REPORT.**

September 15, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	15,856 37
Demand Loans.....	190 00	Due to Banks and Bankers in this	
Loans and Discounts.....	181,942 10	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	29 28	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	61,307 62
Bank.....	-----	Savings Deposits.....	70,540 70
Banking House.....	7,500 00	Demand Certificates.....	-----
Furniture and Fixtures.....	2,500 00	Time Certificates.....	13,688 50
Other Real Estate.....	2,077 33	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	276 73
State.....	24,196 20	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	3,972 81	Bills Payable, including Time Cer-	
Currency.....	5,532 00	tificates representing Borrowed	
Gold.....	190 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	950 54	All other Liabilities.....	-----
Checks and other Cash Items.....	22,589 66		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 231,669 92	Total.....	\$ 231,669 92

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 937 15	Good.....	\$ 182,132 10
In Judgment.....	2,985 75	Doubtful.....	-----
Not in Suit.....	178,209 20	Worthless.....	-----
Total.....	\$ 182,132 10	Total.....	\$ 182,132 10

**Tattnall Bank, Reidsville.****OFFICIAL STATEMENT.**

November 16, 1909.

C. W. Smith.....	President	B. H. Groover.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 166,247 59	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	1,150 00	Surplus Fund.....	10,000 00
Overdrafts.....	29 78	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	16,473 95
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	7,500 00	State.....	-----
Furniture and Fixtures.....	2,500 00	Due to Banks and Bankers in other	
Other Real Estate.....	349 33	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	63,971 20	Individual Deposits subject to Check	98,461 92
Due from Banks and Bankers in		Savings Deposits.....	70,370 00
other States.....	9,420 09	Demand Certificates.....	-----
Currency.....	7,664 00	Time Certificates.....	13,588 50
Gold.....	230 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,361 72	Cashier's Checks.....	1,618 04
Checks and Cash Items.....	88 70	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 260,512 41	Total.....	\$ 260,512 41

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,608 63	Good.....	\$ 165,747 59
In Judgment.....	164,638 96	Doubtful.....	500 00
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ 166,247 59	Total.....	\$ 166,247 59

## Bank of Rentz, Rentz.

## BANK EXAMINER'S REPORT.

September 10, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	1,183 27
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	22,867 03	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	20 70	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	16,411 64
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	1,714 84	Demand Certificates.....	500 00
Furniture and Fixtures.....	1,874 48	Time Certificates.....	212 50
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	60 00
State.....	15,214 64	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	2,140 29	Bills Payable, including Time Cer-	.....
Currency.....	2,844 00	tificates representing Borrowed	.....
Gold.....	140 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	611 30	All other Liabilities.....	.....
Checks and other Cash Items.....	940 13		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 48,367 41	Total.....	\$ 48,367 41

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	\$ 22,867 03
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	22,867 03	Worthless.....	.....
Total.....	\$ 22,867 03	Total.....	\$ 22,867 03

## Bank of Rentz, Rentz.

## OFFICIAL STATEMENT.

November 16, 1909.

T. J. Taylor..... President F. M. Kirkpatrick..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 16,302 47	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	4,000 00	Surplus Fund.....	.....
Overdrafts.....	4,226 47	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	2,103 29
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	1,704 84	State.....	.....
Furniture and Fixtures.....	1,874 48	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	10,551 01	Individual Deposits subject to Check	23,003 19
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	2,602 38	Demand Certificates.....	.....
Currency.....	450 00	Time Certificates.....	772 50
Gold.....	150 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	175 11	Cashier's Checks.....	1,157 78
Checks and Cash Items.....	.....	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 42,036 76	Total.....	\$ 52,036 76

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	\$ 20,302 47
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	20,302 47	Worthless.....	.....
Total.....	\$ .....	Total.....	\$ .....

**Peoples Bank, Richland.****BANK EXAMINER'S REPORT.**

October 21, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 33,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	1,968 92
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	1,371 15	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	65,456 55	Due Unpaid Dividends.....	184 00
Loans on one name party.....	-----	Individual Deposits subject to Check	69,703 99
Overdrafts, See Schedule.....	498 48	Savings Deposits.....	221 16
Overdrafts secured by Cotton.....	40,916 56	Demand Certificates.....	-----
Bonds and Stocks owned by the Bank.....	-----	Time Certificates.....	15,260 71
Banking House.....	4,197 24	Certified Checks.....	-----
Furniture and Fixtures.....	2,305 35	Cashier's Checks.....	-----
Other Real Estate.....	396 88	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	4,208 92	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	27,697 92	Bills Payable, including Time Certificates representing Borrowed Money.....	30,000 00
Currency.....	6,553 00	All other Liabilities.....	-----
Gold.....	130 00		
Silver, Nickels and Pennies.....	1,434 20		
Checks and other Cash Items.....	172 53		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 155,338 78</b>	<b>Total.....</b>	<b>\$ 155,338 78</b>

**LOANS AND DISCOUNTS.**

In Suit.....	-----	Good.....	\$ 66,827 70
In Judgment.....	-----	Doubtful.....	-----
In Suit.....	\$ 66,827 70	Worthless.....	-----
<b>Total.....</b>	<b>-----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Peoples Bank, Richland.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton..... President R. J. Dixon..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 57,228 53	Capital Stock Paid In.....	\$ 33,500 00
Demand Loans.....	8,203 00	Surplus Fund.....	5,000 00
Overdrafts.....	2,090 44	Undivided Profits, Less Current Expenses and Taxes Paid.....	3,437 64
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	4,197 24	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	2,305 35	Due Unpaid Dividends.....	184 00
Other Real Estate.....	396 88	Individual Deposits subject to Check	50,486 07
Due from Banks and Bankers in this State.....	14,937 74	Savings Deposits.....	-----
Due from Banks and Bankers in other States.....	12,366 40	Demand Certificates.....	-----
Currency.....	7,691 00	Time Certificates.....	15,632 28
Gold.....	335 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	2,565 46	Cashier's Checks.....	-----
Checks and Cash Items.....	196 17	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Interest Paid.....	258 17	Long and Short.....	-----
Advance on Cotton.....	468 61		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 113,239 99</b>	<b>Total.....</b>	<b>\$ 113,239 99</b>

**LOANS AND DISCOUNTS.**

In Suit.....	17 50	Good.....	\$ 57,228 53
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	57,211 03	Worthless.....	-----
<b>Total.....</b>	<b>\$ 57,228 53</b>	<b>Total.....</b>	<b>\$ 57,228 53</b>

**Bank of Richland, Richland.****BANK EXAMINER'S REPORT.**

October 21, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 35,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	15,496 41
Demand Loans.....	2,247 95	Due to Banks and Bankers in this	.....
Loans and Discounts.....	57,096 44	State.....	561 35
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	2,201 85	States.....	.....
Overdrafts secured by Cotton.....	31,816 05	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	73,179 21
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	7,000 00	Demand Certificates.....	.....
Furniture and Fixtures.....	2,925 69	Time Certificates.....	15,869 94
Other Real Estate.....	2,692 32	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	730 67
State.....	13,217 68	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	27,014 00	Bills Payable, including Time Cer-	.....
Currency.....	3,792 00	tificates representing Borrowed	.....
Gold.....	1,111 00	Money.....	14,637 50
Silver, Nickels and Pennies.....	1,153 74	All other Liabilities.....	.....
Checks and other Cash Items.....	3,206 36		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Total.....	\$ 155,475 08	Total.....	\$ 155,475 08

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 508 34	Good.....	\$ 58,744 39
In Judgment.....	.....	Doubtful.....	600 00
Not in Suit.....	58,836 05	Worthless.....	.....
Total.....	\$ 59,344 39	Total.....	\$ 59,344 39

**Bank of Richland, Richland.****OFFICIAL STATEMENT.**

November 16, 1909.

Jas. E. French.....President R. T. Humber Jr.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	58,836 17	Capital Stock Paid In.....	\$ 35,000 00
Demand Loans.....	20,553 81	Surplus Fund.....	.....
Overdrafts.....	2,495 43	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	17,786 34
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	7,000 00	State.....	.....
Furniture and Fixtures.....	1,855 81	Due to Banks and Bankers in other	.....
Other Real Estate.....	2,692 32	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	13,553 60	Individual Deposits subject to Check	76,832 06
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	32,852 76	Demand Certificates.....	.....
Currency.....	2,956 00	Time Certificates.....	15,761 72
Gold.....	1,100 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	541 46	Cashier's Checks.....	347 39
Checks and Cash Items.....	259 49	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	1,455 66	tificates representing Borrowed	425 00
		Money.....	.....
Total.....	\$ 146,152 51	Total.....	\$ 146,152 51

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 297 00	Good.....	\$ 57,836 17
In Judgment.....	226 00	Doubtful.....	1,000 00
Not in Suit.....	58,313 17	Worthless.....	.....
Total.....	\$ 58,836 17	Total.....	\$ 58,836 17

**Bank of Ringgold, Ringgold.****BANK EXAMINER'S REPORT.**

December 1, 1909.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 3,467 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	9,876 25	Surplus Fund.....	-----
Loans on Personal Endorsement.....	52,564 42	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,522 12
Demand Loans.....	12,200 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	1,815 40	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	18,000 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	37,755 59
Bank.....	1,000 00	Savings Deposits.....	-----
Banking House.....	2,202 20	Demand Certificates.....	-----
Furniture and Fixtures.....	1,437 81	Time Certificates.....	28,680 17
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	202 30
State.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	9,749 34	Bills Payable, including Time Cer-	-----
Currency.....	4,496 00	tificates representing Borrowed	-----
Gold.....	520 00	Money.....	-----
Silver, Nickels and Pennies.....	335 81	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	1,565 06		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,930 80		
Total.....	\$ 104,160 18	Total.....	\$ 104,160 18

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 79,923 07
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	79,923 07	Worthless.....	-----
Total.....	\$ 79,923 07	Total.....	\$ 79,923 07

**Bank of Ringgold, Ringgold.****OFFICIAL STATEMENT.**

November 16, 1909.

Marion W. Murphy.....President

Luther V. Parrish.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 70,276 00	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	6,000 00	Surplus Fund.....	3,000 00
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	1,008 37
Bank.....	1,000 00	Due to Banks and Bankers in this	-----
Banking House.....	1,827 81	State.....	-----
Furniture and Fixtures.....	1,437 81	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	2,930 80	Individual Deposits subject to Check	53,457 99
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	16,608 08	Demand Certificates.....	-----
Currency.....	2,472 00	Time Certificates.....	26,741 27
Gold.....	695 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,045 62	Cashier's Checks.....	1,631 65
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	1,546 16	tificates representing Borrowed	-----
Books and Stationery.....	-----	Money.....	5,000 00
Depositors Guarantee Fund.....	-----		
Total.....	\$ 105,839 28	Total.....	\$ 105,839 28

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 76,276 00
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	76,276 00	Worthless.....	-----
Total.....	\$ 76,276 00	Total.....	\$ 76,276 00

**Crawford County Bank, Roberta.****BANK EXAMINER'S REPORT.**

October 28, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	3,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,535 13
Demand Loans.....	1,574 15	Due to Banks and Bankers in this	
Loans and Discounts.....	6,679 08	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	130 27	States.....	
Overdrafts secured by Cotton.....	3,425 28	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	18,938 33
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	815 63	Time Certificates.....	3,293 91
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	2 50
State.....	24,872 61	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	765 18	Bills Payable, including Time Cer-	
Currency.....	2,151 00	tificates representing Borrowed	
Gold.....	695 00	Money.....	
Silver, Nickels and Pennies.....	661 67	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 41,769 87	Total.....	\$ 41,769 87

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 8,253 23
In Judgment.....		Doubtful.....	
Not in Suit.....	8,253 23	Worthless.....	
Total.....	\$ 8,253 23	Total.....	\$ 8,253 23

**Crawford County Bank, Roberta.****OFFICIAL STATEMENT.**

November 16, 1909.

S. H. Phelan.....President J. L. Dent.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 41,376 01	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	1,717 65	Surplus Fund.....	3,000 00
Overdrafts.....	1,884 33	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,394 63
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	815 63	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	982 13	Individual Deposits subject to Check	13,453 76
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	530 96	Demand Certificates.....	
Currency.....	481 00	Time Certificates.....	3,299 37
Gold.....	820 00	Certified Checks.....	
Silver, Nickels and Pennies.....	499 08	Cashier's Checks.....	28 00
Checks and Cash Items.....	59 97	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	13,000 00
Total.....	\$ 49,175 76	Total.....	\$ 49,175 76

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 41,376 01
In Judgment.....		Doubtful.....	
Not in Suit.....	41,376 01	Worthless.....	
Total.....	\$ 41,376 01	Total.....	\$ 41,376 01



**Bank of Rochelle, Rochelle.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,800 00
Loans on Collateral other than R. E.		Surplus Fund.....	15,800 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	66,110 97	penses and Taxes Paid.....	706 65
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	679 03	States.....	
Overdrafts secured by Cotton		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	75,643 01
Bank.....	3,750 00	Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	2,121 40	Time Certificates.....	5,787 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	40,477 32	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	34,467 13	Bills Payable, including Time Cer-	
Currency.....	2,400 00	tificates representing Borrowed	
Gold.....	295 00	Money.....	40,500 00
Silver, Nickels and Pennies.....	867 58	All other Liabilities Unearned Int....	
Checks and other Cash Items.....	3,068 23		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 154,236 66	Total.....	\$ 154,236 66

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 66,110 97
In Judgment.....		Doubtful.....	
Not in Suit.....	66,110 97	Worthless.....	
Total.....	\$ 66,110 97	Total.....	\$ 66,110 97

**Bank of Rochelle, Rochelle.****OFFICIAL STATEMENT.**

November 16, 1909.

J. N. King..... President. E. B. Hamilton..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 31,577 29	Capital Stock Paid In.....	15,800 00
Demand Loans.....	14,850 58	Surplus Fund.....	15,800 00
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,255 99
Bank.....	3,750 00	Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	2,121 40	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	44,940 69	Individual Deposits subject to Check	70,999 50
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	4,930 78	Demand Certificates.....	
Currency.....	4,723 00	Time Certificates.....	6,445 00
Gold.....	300 00	Certified Checks.....	
Silver, Nickels and Pennies.....	518 90	Cashier's Checks.....	
Checks and Cash Items.....	2,687 85	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 110,300 49	Unearned Interest.....	
		Total.....	\$ 110,300 49

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....		Total.....	

**Rockmart Bank, Rockmart.****BANK EXAMINER'S REPORT.**

November 4, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	6,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	2,282 61
Past Due Loans.....	.....	Due to Banks and Bankers in this	
Demand Loans.....	2,881 70	State.....	.....
Loans and Discounts.....	72,175 74	Due to Banks and Bankers in other	
Loans on one name party.....	.....	States.....	.....
Overdrafts See Schedule.....	731 75	Due Unpaid Dividends.....	.....
Overdrafts secured by Cotton.....	12,021 95	Individual Deposits subject to Check	57,943 51
Bonds and Stocks owned by the		Savings Deposits.....	14,973 18
Bank.....	.....	Demand Certificates.....	.....
Banking House.....	2,841 98	Time Certificates.....	6,599 00
Furniture and Fixtures.....	2,773 18	Certified Checks.....	.....
Other Real Estate.....	.....	Cashier's Checks.....	441 97
Due from Banks and Bankers in this		Due to Clearing House.....	.....
State.....	17,831 33	Notes and Bills Rediscounted.....	.....
Due from Banks and Bankers in		Bills Payable, including Time Cer-	
other States.....	8,517 89	tificates representing Borrowed	
Currency.....	2,706 00	Money.....	10,000 00
Gold.....	465 00	All other Liabilities.....	.....
Silver, Nickels and Pennies.....	699 36		
Checks and other Cash Items.....	1,691 09		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	2,903 30		
Total.....	\$ 128,240 27	Total.....	\$ 128,240 27

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 75,057 44
In Judgment.....	1,240 83	Doubtful.....	.....
Not in Suit.....	73,816 61	Worthless.....	.....
Total.....	\$ 75,057 44	Total.....	\$ 75,057 44

**Rockmart Bank, Rockmart.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1900.		Begun Business 1900.	
James Long.....	Vice-President	B. F. Burnette.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 73,737 01	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	20,000 00	Surplus Fund.....	6,000 00
Overdrafts.....	644 60	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,086 46
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	2,841 98	State.....	.....
Furniture and Fixtures.....	2,773 18	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	12,914 34	Individual Deposits subject to Check	66,472 63
Due from Banks and Bankers in		Savings Deposits.....	15,044 53
other States.....	11,176 52	Demand Certificates.....	.....
Currency.....	4,735 00	Time Certificates.....	6,510 00
Gold.....	750 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	2,007 74	Cashier's Checks.....	523 90
Checks and Cash Items.....	440 00	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	617 15	tificates representing Borrowed	
Advance on Cotton.....	.....	Money.....	5,000 00
Total.....	\$ 132,637 52	Total.....	\$ 132,637 52

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 73,737 01
In Judgment.....	1,235 00	Doubtful.....	.....
Not in Suit.....	72,502 01	Worthless.....	.....
Total.....	\$ 73,737 01	Total.....	\$ 73,737 01

**Bank of Rocky Ford, Rocky Ford.****BANK EXAMINER'S REPORT.**

September 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	239 02
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	31,511 82	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	151 93	States.....	500 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	12,939 81
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,630 18	Demand Certificates.....	-----
Furniture and Fixtures.....	1,119 64	Time Certificates.....	6,836 30
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	974 29
State.....	4,521 61	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	7,280 04	Bills Payable, including Time Cer-	-----
Currency.....	1,412 00	tificates representing Borrowed	-----
Gold.....	70 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	857 81	All other Liabilities.....	-----
Checks and other Cash Items.....	86 04		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,849 25		
Total.....	\$ 51,490 32	Total.....	\$ 51,490 32

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 31,511 82
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	31,511 82	Worthless.....	-----
Total.....	\$	Total.....	\$

**Bank of Rocky Ford, Rocky Ford.****OFFICIAL STATEMENT.**

November 16, 1909.

W. H. Parker.....President Thos. Parker.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 23,931 42	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	12 87	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	854 78
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,630 18	State.....	-----
Furniture and Fixtures.....	1,119 64	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	6,667 03	Individual Deposits subject to Check	15,264 00
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	6,173 70	Demand Certificates.....	-----
Currency.....	1,296 00	Time Certificates.....	9,802 14
Gold.....	105 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	537 73	Cashier's Checks.....	1,017 67
Checks and Cash Items.....	431 95	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	33 07	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 41,938 59	Total.....	\$ 41,938 59

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 23,931 42
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	23,931 42	Worthless.....	-----
Total.....	\$ 23,931 42	Total.....	\$ 23,931 42

**American Bank & Trust Co., Rome.****BANK EXAMINER'S REPORT.**

November 4, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 279,720 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Expenses and Taxes Paid.....	16,237 90
Miscellaneous Loans.....		Due to Banks and Bankers in this State.....	1,917 19
Demand Loans.....	1,903 13	Due to Banks and Bankers in other States.....	3,888 43
Loans and Discounts.....	423,484 83	Due Unpaid Dividends.....	
Loans on one name party.....		Individual Deposits subject to Check	84,497 58
Overdrafts, See Schedule.....	4,180 60	Savings Deposits.....	
Overdrafts secured by Cotton.....		Demand Certificates.....	
Bonds and Stocks owned by the Bank.....		Time Certificates.....	70,580 00
Banking House.....		Certified Checks.....	
Furniture and Fixtures.....	2,626 96	Cashier's Checks.....	88 40
Other Real Estate.....		Due to Clearing House.....	
Due from Banks and Bankers in this State.....	6,588 66	Notes and Bills Rediscounted.....	
Due from Banks and Bankers in other States.....	68,789 70	Bills Payable, including Time Certificates representing Borrowed Money.....	83,987 54
Currency.....	26,345 00	All other Liabilities.....	
Gold.....	665 00		
Silver, Nickels and Pennies.....	1,681 48		
Checks and other Cash Items.....	3,951 68		
Checks and Exchanges for the Clearing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 540,217 04	Total.....	\$ 540,217 04

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 425,387 96
In Judgment.....		Doubtful.....	
Not in Suit.....	425,387 96	Worthless.....	
Total.....	\$ 425,387 96	Total.....	\$ 425,387 96

**American Bank & Trust Co., Rome.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Dec. 3, 1908

Begun Business Jan. 18, 1909

Geo. D. Pollock.....

President

S. F. Magruder.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 410,777 71	Capital Stock Paid In.....	\$ 281,120 00
Demand Loans.....	1,903 13	Surplus Fund.....	
Overdrafts.....	10,492 14	Undivided Profits, less Current Expenses and Taxes Paid.....	16,748 48
Bonds and Stocks owned by the Bank.....		Due to Banks and Bankers in this State.....	1,916 26
Banking House.....		Due to Banks and Bankers in other States.....	146 37
Furniture and Fixtures.....	2,571 46	Due Unpaid Dividends.....	
Other Real Estate.....		Individual Deposits subject to Check	133,369 98
Due from Banks and Bankers in this State.....	6,723 16	Savings Deposits.....	
Due from Banks and Bankers in other States.....	37,449 05	Demand Certificates.....	
Currency.....	20,169 00	Time Certificates.....	20,580 00
Gold.....	630 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,184 83	Cashier's Checks.....	1,245 30
Checks and Cash Items.....	3,225 91	Due to Clearing House.....	
Exchanges For the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Certificates representing Borrowed Money.....	40,000 00
Interest Paid.....			
Depositors Guarantee Fund.....			
Total.....	\$ 495,126 39	Total.....	\$ 495,126 39

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 412,680 84
In Judgment.....		Doubtful.....	
Not in Suit.....	412,680 84	Worthless.....	
Total.....	\$ 412,680 84	Total.....	\$ 412,680 84

## Citizens Bank, Rome.

## BANK EXAMINER'S REPORT.

November 5, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	7,075 61
Demand Loans.....	2,550 21	Due to Banks and Bankers in this	
Loans and Discounts.....	156,648 67	State.....	4,057 93
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See schedule.....	500 70	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	41,966 25
Bank.....		Savings Deposits.....	22,689 00
Banking House.....		Demand Certificates.....	20,530 00
Furniture and Fixtures.....	1,000 00	Time Certificates.....	4,000 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	50 00
State.....	884 18	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	2,026 67
other States.....	24,001 03	Bills Payable, including Time Cer-	
Currency.....	8,807 00	tificates representing Borrowed	
Gold.....	105 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	1,043 31	All other Liabilities.....	250 00
Checks and other Cash Items.....	2,105 36		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
Depositors Guarantee Fund.....			
Total.....	\$ 197,645 46	Total.....	\$ 197,645 49

## LOANS AND DISCOUNTS.

In Suit.....	\$ 509 67	Good.....	\$ 159,148 88
In Judgment.....	598 56	Doubtful.....	50 00
Not in Suit.....	158,090 65	Worthless.....	
Total.....	\$ 159,198 88	Total.....	\$ 159,198 88

## Citizens Bank, Rome.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter 1889		Begun Business 1904.	
Spruill Fouche.....	President	Geo. H. Magruder.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 150,806 66	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	2,550 21	Surplus Fund.....	25,000 00
Overdrafts.....	953 67	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,767 90
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	5,341 60
Furniture and Fixtures.....	1,000 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	3,193 52	Individual Deposits subject to Check	50,115 96
Due from Banks and Bankers in		Savings Deposits.....	24,029 30
other States.....	27,376 65	Demand Certificates.....	
Currency.....	8,805 00	Time Certificates.....	16,290 00
Gold.....	50 00	Certified Checks.....	
Silver, Nickels and Pennies.....	669 12	Cashier's Checks.....	50 00
Checks and Cash Items.....	1,189 93	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Insurance Fund.....		Money.....	18,000 00
Total.....	\$	Total.....	\$

## LOANS AND DISCOUNTS.

In Suit.....	\$ 578 87	Good.....	\$ 150,806 66
In Judgment.....	400 00	Doubtful.....	
Not in Suit.....	149,827 79	Worthless.....	
Total.....	\$ 150,806 66	Total.....	\$

**Cherokee Bank, Rome.****BANK EXAMINER'S REPORT.**

November 23, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	20,512 74
Demand Loans.....	50 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	178,256 98	State.....	3,388 53
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	13,190 94	States.....	-----
Overdrafts secured by Cotton.....	8,801 55	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	120,270 88
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	512 45	Time Certificates.....	5,129 32
Other Real Estate.....	-----	Certified Checks.....	105 87
Due from Banks and Bankers in this	-----	Cashier's Checks.....	5 00
State.....	20,163 60	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	15,824 45	Bills Payable, including Time Cer-	-----
Currency.....	7,812 00	tificates representing Borrowed	-----
Gold.....	2,802 50	Money.....	-----
Silver, Nickels and Pennies.....	1,059 09	All other Liabilities.....	-----
Checks and other Cash Items.....	938 78		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 249,412 34</b>	<b>Total.....</b>	<b>\$ 249,412 34</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,427 50	Good.....	\$ 178,246 98
In Judgment.....	-----	Doubtful.....	60 00
Not in Suit.....	174,879 48	Worthless.....	-----
<b>Total.....</b>	<b>\$ 178,306 98</b>	<b>Total.....</b>	<b>\$ 178,306 98</b>

**Cherokee Bank, Rome.****OFFICIAL STATEMENT.**

November 16, 1909.

H. E. Kelley..... President      B. F. Hale..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 181,584 72	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	50 00	Surplus Fund.....	-----
Overdrafts and Advance on Cotton.....	17,624 72	Undivided Profits, less Current Ex-	-----
Overdrafts not secured.....	-----	penses and Taxes Paid.....	20,153 65
Bonds and Stocks owned by the	-----	Due to Banks and Bankers in this	-----
Bank.....	-----	State.....	2,535 31
Banking House.....	-----	Due to Banks and Bankers in other	-----
Furniture and Fixtures.....	512 45	States.....	-----
Other Real Estate.....	-----	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this	-----	Individual Deposits subject to Check	119,170 32
State.....	23,923 09	Savings Accounts.....	-----
Due from Banks and Bankers in	-----	Demand Certificates.....	5,029 32
other States.....	15,340 45	Time Certificates.....	-----
Currency.....	7,229 00	Certified Checks.....	25 00
Gold.....	2,587 50	Cashier's Checks.....	105 00
Silver, Nickels and Pennies.....	688 77	Due to Clearing House.....	-----
Checks and Cash Items.....	5,477 90	Notes and Bills Rediscounted.....	8,000 00
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 255,018 60</b>	<b>Total.....</b>	<b>\$ 255,018 60</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,127 50	Good.....	\$ 181,634 72
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	178,507 22	Worthless.....	-----
<b>Total.....</b>	<b>\$ 181,634 72</b>	<b>Total.....</b>	<b>\$ 181,634 72</b>

**Exchange Bank, Rome.****BANK EXAMINER'S REPORT.**

November 22, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 80,700 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	219,300 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	33,500 27
Demand Loans.....	465 42	Due to Banks and Bankers in this	
Loans and Discounts.....	444,908 96	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	29,665 53	States.....	32,657 19
Overdrafts secured by Cotton.....	53,162 60	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	230,605 95
Bank.....	.....	Savings Deposits.....	54,140 92
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	28,000 00	Time Certificates.....	4,000 00
Other Real Estate.....	.....	Certified Checks.....	327 30
Due from Banks and Bankers in this		Cashier's Checks.....	82 90
State.....	7,675 19	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	53,694 35	Bills Payable, including Time Cer-	
Currency.....	42,118 00	tificates representing Borrowed	
Gold.....	645 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	2,424 49	All other Liabilities.....	.....
Checks and other Cash Items.....	10,436 37		
Checks and Exchanges for the Clear-			
ing House.....	2,118 62		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 675,314 53	Total.....	\$ 675,314 53

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,510 32	Good.....	\$ 414,934 28
In Judgment.....	.....	Doubtful.....	440 10
Not in Suit.....	443,864 06	Worthless.....	.....
Total.....	\$ 445,374 38	Total.....	\$ 445,374 38

**Exchange Bank, Rome.****OFFICIAL STATEMENT.**

November 16, 1909.

W. P. Simpson..... President      W. W. Berry..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 454,715 54	Capital Stock Paid In.....	\$ 80,700 00
Demand Loans.....	465 42	Surplus Fund.....	219,300 00
Overdrafts.....	67,008 92	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	32,347 18
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	28,000 00	State.....	1,189 31
Furniture and Fixtures.....	.....	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	1,580 87
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	8,423 03	Individual Deposits subject to Check	280,652 45
Due from Banks and Bankers in		Savings Deposits.....	53,461 92
other States.....	61,545 55	Demand Certificates.....	.....
Currency.....	48,302 00	Time Certificates.....	4,000 00
Gold.....	600 00	Certified Checks.....	50 00
Silver, Nickels and Pennies.....	2,658 53	Cashier's Checks.....	74 00
Checks and Cash Items.....	21,636 74	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Depositors Guarantee Fund.....	.....	Money.....	20,000 00
Total.....	\$ 693,355 73	Total.....	\$ 693,355 73

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 667 38	Good.....	\$ 454,208 62
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	454,048 16	Worthless.....	506 92
Total.....	\$ 454,715 54	Total.....	\$ 454,715 54

**Roswell Bank, Roswell.****BANK EXAMINER'S REPORT.**

November 18, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	8,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	30,348 21	penses and Taxes Paid.....	6,983 19
Demand Loans.....	117,865 71	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	97 34	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	17 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	61,276 32
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	404 60	Time Certificates.....	10,077 00
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	239 40
State.....	33,284 45	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	3,097 11	Bills Payable, including Time Cer-	
Currency.....	3,155 00	tificates representing Borrowed	
Gold.....	112 50	Money.....	77,000 00
Silver, Nickels and Pennies.....	215 02	All other Liabilities.....	.....
Checks and other Cash Items.....	12 97		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 188,592 91	Total.....	\$ 188,592 91

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 148,213 92
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	148,213 92	Worthless.....	.....
Total.....	\$ 148,213 92	Total.....	\$ 148,213 92

**Roswell Bank, Roswell.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter March 1, 1901		Begun Business 1901	
S. Y. Stribling.....	President	C. C. Foster.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 32,627 85	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	115,748 94	Surplus Fund.....	8,000 00
Overdrafts.....	1,860 30	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,022 98
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	404 60	Due to Banks and Bankers in other	
Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	17 00
State.....	33,379 58	Individual Deposits subject to Check	64,426 80
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	3,484 46	Time Certificates.....	.....
Currency.....	3,190 00	Certified Checks.....	.....
Gold.....	137 50	Cashier's Checks.....	140 40
Silver, Nickels and Pennies.....	208 99	Notes and Bills Rediscounted.....	87,097 00
Checks and Cash Items.....	587 95	Bills Payable, including Time Cer-	
Exchanges for the Clearing House.....	.....	tificates representing Borrowed	
Profit and Loss.....	.....	Money.....	.....
Interest Paid.....	526 09	Reserve—taxes, etc.....	457 50
Depositors Guarantee Fund.....	.....	Cash count long.....	14 58
Total.....	\$ 192,156 26	Total.....	192,156 26

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 148,361 79
In Judgment.....	.....	Doubtful.....	15 00
Not in Suit.....	148,376 79	Worthless.....	.....
Total.....	\$ 148,376 79	Total.....	\$ 148,376 79



**Farmers Bank, Royston.****BANK EXAMINER'S REPORT.**

November 19, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 30,300 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	2,572 70
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts	40,431 03	Due Unpaid Dividends	140 00
Loans on one name party		Individual Deposits subject to Check	35,714 04
Overdrafts, See Schedule	66 49	Savings Deposits	
Overdrafts secured by Cotton	24,850 22	Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	7,132 94
Banking House	4,216 41	Certified Checks	
Furniture and Fixtures	1,870 61	Cashier's Checks	
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	9,300 80	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	5,169 53	Bills Payable, including Time Certificates representing Borrowed Money	11,000 00
Currency	845 00	All other Liabilities	
Gold	5 00		
Silver, Nickels and Pennies	75 86		
Checks and other Cash Items	19 73		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 86,850 68</b>	<b>Total</b>	<b>\$ 86,850 68</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 40,431 03
In Judgment		Doubtful	
Not in Suit	40,431 03	Worthless	
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Farmers Bank, Royston.****OFFICIAL STATEMENT.**

November 16, 1909.

W. C. Mason.....President      E. F. Ray.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 43,361 20	Capital Stock Paid In	\$ 32,300 00
Demand Loans	20,212 77	Surplus Fund	
Overdrafts	154 03	Undivided Profits, less Current Expenses and Taxes Paid	2,778 20
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	4,216 41	Due to Banks and Bankers in other States	
Furniture and Fixtures	1,870 61	Due Unpaid Dividends	308 00
Other Real Estate		Individual Deposits subject to Check	37,962 40
Due from Banks and Bankers in this State	6,969 25	Savings Deposits	
Due from Banks and Bankers in other States	11,591 66	Demand Certificates	
Currency	3,125 00	Time Certificates	7,123 91
Gold	5 00	Certified Checks	
Silver, Nickels and Pennies	141 17	Cashier's Checks	486 26
Checks and Cash Items	11 70	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	11,000 00
Interest Paid			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$
In Judgment		Doubtful	
Not in Suit		Worthless	
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Royston Bank, Royston.****BANK EXAMINER'S REPORT.**

November 19, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 60,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	10,284 46
Demand Loans.....	59,299 61	Due to Banks and Bankers in this	
Loans and Discounts.....	86,503 39	State.....	53,500 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	6,714 30	States.....	22,500 00
Overdrafts secured by Cotton.....	57,865 56	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	80,703 07
Bank.....	3,600 00	Savings Deposits.....	
Banking House.....	3,400 00	Demand Certificates.....	
Furniture and Fixtures.....	1,832 77	Time Certificates.....	14,031 00
Other Real Estate.....	1,000 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	531 34	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	14,088 27	Bills Payable, including Time Cer-	
Currency.....	4,203 00	tificates representing Borrowed	
Gold.....	225 00	Money.....	5,000 00
Silver Nickels and Pennies.....	808 20	All other Liabilities.....	
Checks and other Cash Items.....	3,106 29		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....	2,930 80		
Depositors Guarantee Fund.....			
Total.....	\$ 246,018 53	Total.....	\$ 246,018 53

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,485 56	Good.....	\$ 144,934 00
In Judgment.....		Doubtful.....	869 00
Not in Suit.....	142,317 44	Worthless.....	
Total.....	\$ 145,803 00	Total.....	\$ 145,803 00

**Royston Bank, Royston.****OFFICIAL STATEMENT.**

November 16, 1909.

B. L. Bond.....President J. F. Lee.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 99,094 26	Capital Stock Paid In.....	\$ 60,000 00
Demand Loans.....	44,999 60	Surplus Fund.....	
Overdrafts.....	977 66	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	10,236 36
Bank.....	3,600 00	Due to Banks and Bankers in this	
Banking House.....	3,400 00	State.....	47,500 00
Furniture and Fixtures.....	1,832 77	Due to Banks and Bankers in other	
Other Real Estate.....	1,000 00	States.....	22,500 00
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	198 93	Individual Deposits subject to Check	80,406 32
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	17,550 41	Demand Certificates.....	
Currency.....	4,354 00	Time Certificates.....	14,071 00
Gold.....	220 00	Certified Checks.....	
Silver, Nickels and Pennies.....	715 06	Cashier's Checks.....	
Checks and Cash Items.....	2,110 46	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on cotton and seed.....	59,660 53	Money.....	5,000 00
		Reserved for Int. and Tax.....	
Total.....	\$ 239,713 68	Total.....	\$ 239,713 68

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 3,116 56	Good.....	\$ 91,225 26
In Judgment.....	369 00	Doubtful.....	869 00
Not in Suit.....	95,608 70	Worthless.....	
Total.....	\$ 99,094 26	Total.....	\$ 98,225 26

**Bank of Rutledge, Rutledge.****BANK EXAMINER'S REPORT.**

December 22, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	77,700 74	penses and Taxes Paid.....	2,483 98
Demand Loans.....	9,645 87	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	602 02	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	46,967 16
Bank.....	705 00	Savings Deposits.....	1,782 09
Banking House.....	1,925 00	Demand Certificates.....	1,692 97
Furniture and Fixtures.....	-----	Time Certificates.....	600 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	23,511 40	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	10,868 76	Bills Payable, including Time Cer-	
Currency.....	2,635 00	tificates representing Borrowed	
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	370 07	All other Liabilities.....	-----
Checks and other Cash Items.....	562 34		
Checks and Exchanges for the Clear-			
ing House.....	-----		
County Warrants.....	-----		
Town orders.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 128,526 20</b>	<b>Total.....</b>	<b>\$ 128,526 20</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 87,346 61
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	87,346 61	Worthless.....	-----
<b>Total.....</b>	<b>\$ 87,346 61</b>	<b>Total.....</b>	<b>\$ 87,346 61</b>

**Bank of Rutledge, Rutledge.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter 1898		Begun Business Oct. 1898.	
W. P. Wallace.....	President	Thos. P. Peacock.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 74,817 56	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	7,130 87	Surplus Fund.....	25,000 00
Overdrafts.....	994 10	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,956 77
Bank.....	705 00	Due to Banks and Bankers in this	
Banking House.....	1,200 00	State.....	-----
Furniture and Fixtures.....	725 00	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	39,109 60	Individual Deposits subject to Check	55,330 23
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	8,492 79	Demand Certificates.....	1,847 15
Currency.....	2,067 00	Time Certificates.....	-----
Gold.....	278 15	Certified Checks.....	-----
Silver, Nickels and Pennies.....	-----	Due to Clearing House.....	-----
Checks and Cash Items.....	126 51	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----	Cash Credits.....	1,512 43
<b>Total.....</b>	<b>\$ 135,646 58</b>	<b>Total.....</b>	<b>\$ 135,646 58</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 81,948 43
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	81,948 43	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Merchants & Farmers Bank, Rutledge.****BANK EXAMINER'S REPORT.**

December 21, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R.E. ....		Surplus Fund.....	700 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	29,363 85	penses and Taxes Paid.....	1,136 85
Demand Loans.....	2,775 25	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	715 38	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	12,932 12
Bank.....		Savings Deposits.....	
Banking House.....	2,843 89	Demand Certificates.....	1,029 08
Furniture and Fixtures.....	1,594 84	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	2,055 64	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	107 86	Bills Payable, including Time Cer-	
Currency.....		tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	1,341 34	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guaranteed Fund.....			
<b>Total.....</b>	<b>\$ 40,798 05</b>	<b>Total.....</b>	<b>\$ 40,798 05</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 32,139 10
In Judgment.....		Doubtful.....	
Not in Suit.....	32,139 10	Worthless.....	
<b>Total.....</b>	<b>\$ 32,139 10</b>	<b>Total.....</b>	<b>\$ 32,139 10</b>

**Merchants & Farmers Bank, Rutledge.****OFFICIAL STATEMENT.**

November 16, 1909.

G. B. Stanton.....President      C. D. Farill.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,014 44	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	700 00
Overdrafts.....	2,310 22	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,714 20
Bank.....		Due to Banks and Bankers in this	
Banking House.....	3,343 89	State.....	
Furniture and Fixtures.....	1,594 84	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	12,992 75	Individual Deposits subject to Check	23,094 66
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,173 35	Demand Certificates.....	4,037 28
Currency.....	3,000 00	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	867 91	Cashier's Checks.....	
Checks and Cash Items.....	2,500 00	Due to Clearing House.....	
Exchanges for the Clearing House..		Notes and Bills Rediscounted.....	11,000 00
Profit and Loss.....	748 14	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 65,545 54</b>	<b>Total.....</b>	<b>\$ 65,545 54</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 35,014 44
In Judgment.....		Doubtful.....	
Not in Suit.....	35,014 44	Worthless.....	
<b>Total.....</b>	<b>\$ 35,014 44</b>	<b>Total.....</b>	<b>\$ 35,014 44</b>

## Sale City Bank, Sale City.

## BANK EXAMINER'S REPORT.

October 23, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	
Loans on Real Estate.....	\$
Loans on Collateral other than R. E.....	
Loans on Personal Endorsement.....	
Miscellaneous Loans.....	29,288 83
Demand Loans.....	13,975 58
Loans and Discounts.....	
Loans on one name party.....	
Overdrafts, See Schedule.....	1,055 57
Overdrafts secured by Cotton.....	8,458 64
Bonds and Stocks owned by the Bank.....	
Banking House.....	2,936 06
Furniture and Fixtures.....	2,254 39
Other Real Estate.....	
Due from Banks and Bankers in this State.....	15,830 77
Due from Banks and Bankers in other States.....	6,046 69
Collection Account.....	
Currency.....	686 00
Gold.....	10 00
Silver, Nickels and Pennies.....	165 51
Checks and other Cash Items.....	
Checks and Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid.....	
Total.....	\$ 80,708 04

LIABILITIES	
Capital Stock Paid In.....	\$ 15,000 00
Surplus Fund.....	
Undivided Profits, less Current Expenses and Taxes Paid.....	3,459 18
Due to Banks and Bankers in this State.....	
Due to Banks and Bankers in other States.....	
Due Unpaid Dividends.....	
Individual Deposits subject to Check.....	59,440 88
Savings Deposits.....	
Demand Certificates.....	
Time Certificates.....	878 00
Certified Checks.....	
Cashier's Checks.....	1,929 98
Due to Clearing House.....	
Notes and Bills Rediscounted.....	
Bills Payable, including Time Certificates representing Borrowed Money.....	
All other Liabilities.....	
Total.....	\$ 80,708 04

## LOANS AND DISCOUNTS.

In Suit.....	\$
In Judgment.....	
Not in Suit.....	43,264 41
Total.....	\$ 43,264 41

Good.....	\$ 43,264 41
Doubtful.....	
Worthless.....	
Total.....	\$ 43,264 41

## Sale City Bank, Sale City.

## OFFICIAL STATEMENT.

November 16, 1909.

D. C. Barrow.....President

L. T. Brown.....Cashier.

RESOURCES	
Loans and Discounts.....	\$ 29,014 02
Demand Loans.....	14,457 65
Overdrafts.....	345 16
Bonds and Stocks owned by the Bank.....	
Banking House.....	2,936 06
Furniture and Fixtures.....	2,259 39
Other Real Estate.....	
Due from Banks and Bankers in this State.....	3,911 15
Due from Banks and Bankers in other States.....	1,291 54
Currency.....	240 00
Gold.....	
Silver, Nickels and Pennies.....	51 46
Checks and Cash Items.....	
Exchanges for the Clearing House.....	
Profit and Loss.....	
Interest Paid.....	1 12
Court Costs.....	
Total.....	\$ 54,507 55

LIABILITIES	
Capital Stock Paid In.....	\$ 15,000 00
Surplus Fund.....	2,000 00
Undivided Profits, less Current Expenses and Taxes Paid.....	739 98
Due to Banks and Bankers in this State.....	
Due to Banks and Bankers in other States.....	
Due Unpaid Dividends.....	40 00
Individual Deposits subject to Check.....	35,535 94
Individual Deposits not subject to check.....	
Time Certificates.....	811 00
Certified Checks.....	
Cashier's Checks.....	380 63
Due to Clearing House.....	
Notes and Bills Rediscounted.....	
Bills Payable, including Time Certificates representing Borrowed Money.....	
Total.....	\$ 54,507 55

## LOANS AND DISCOUNTS.

In Suit.....	\$
In Judgment.....	
Not in Suit.....	\$ 43,471 67
Total.....	\$ 43,471 67

Good.....	\$ 43,471 67
Doubtful.....	
Worthless.....	
Total.....	\$ 43,471 67

**Citizens Bank, Sandersville.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	8,437 33
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	177,971 25	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	406 64	States.....	.....
Overdrafts secured by Cotton.....	5,865 57	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	115,209 71
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	4,075 86	Time Certificates.....	10,268 20
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	45,776 16	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	7,493 61	Bills Payable, including Time Cer-	
Currency.....	4,045 00	tificates representing Borrowed	
Gold.....	5 00	Money.....	45,000 00
Silver, Nickels and Pennies.....	583 14	All other Liabilities.....	.....
Checks and other Cash Items.....	7,693 01	Discount and Interest.....	.....
Checks and Exchanges for the Clear-		Exchange.....	.....
ing House.....	.....		
Profit and Loss Expense.....	.....		
Interest Paid.....	.....		
Items in Transit.....	.....		
All other Resources, Ins. Fund.....	.....		
<b>Total.....</b>	<b>\$ 253,915 24</b>	<b>Total.....</b>	<b>\$ 253,915 24</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,221 33	Good.....	\$ 177,971 25
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	175,749 92	Worthless.....	.....
<b>Total.....</b>	<b>\$ 177,971 25</b>	<b>Total.....</b>	<b>\$ 177,971 25</b>

**Citizens Bank, Sandersville.****OFFICIAL STATEMENT.**

November 16, 1909.

C. G. Rawlings..... President      Jas. E. Johnson..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 114,762 14	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	.....	Surplus Fund.....	25,000 00
Overdrafts.....	3,123 34	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	8,661 25
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	4,082 81	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	56,334 90	Individual Deposits subject to Check	124,128 97
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	27,269 87	Demand Certificates.....	.....
Currency.....	9,848 00	Time Certificates.....	10,482 50
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	610 70	Cashier's Checks.....	.....
Checks and Cash Items.....	2,240 96	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Depositors Insurance Fund.....	.....	Money.....	.....
Mutual Fire Insurance Fund.....	.....		
Advance on Cotton.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 278,272 72</b>	<b>Total.....</b>	<b>\$ 218,272 72</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 114,762 14
In Judgment.....	1,820 00	Doubtful.....	.....
Not in Suit.....	112,942 14	Worthless.....	.....
<b>Total.....</b>	<b>\$ 114,762 14</b>	<b>Total.....</b>	<b>\$ 114,762 14</b>

**Bank of Sasser, Sasser.****BANK EXAMINER'S REPORT.**

October 23, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,818 77
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	25,360 78	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....	2,910 05	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	87,370 86
Bank.....		Savings Deposits.....	
Banking House.....	2,192 50	Demand Certificates.....	
Furniture and Fixtures.....	1,263 01	Time Certificates.....	698 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	1,711 53
State.....	38,088 77	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	30,557 69	Bills Payable, including Time Cer-	
Currency.....	5,140 00	tificates representing Borrowed	
Gold.....	270 00	Money.....	
Silver, Nickels and Pennies.....	1,703 80	All other Liabilities.....	
Checks and other Cash Items.....	112 56		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 107,599 16	Total.....	\$ 107 599,16

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 25,360 78
In Judgment.....		Doubtful.....	
Not in Suit.....	25,360 78	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Sasser, Sasser.****OFFICIAL STATEMENT.**

November 16, 1909.

C. C. Brien.....President      B. H. Hill.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 18,325 06	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	1,000 00
Overdrafts.....	6,026 94	Undivided Profits, less Current Ex-	
Cotton, overdrafts.....		penses and Taxes Paid.....	2,153 91
Banking House.....	2,192 50	Due to Banks and Bankers in this	
Furniture and Fixtures.....	1,263 01	State.....	
Other Real Estate.....		Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	
State.....	27,835 69	Due Unpaid Dividends.....	
Due from Banks and Bankers in		Individual Deposits subject to Check	56,002 56
other States.....	15,053 76	Savings Deposits.....	
Currency.....	3,356 00	Demand Certificates.....	
Gold.....	270 00	Time Certificates.....	698 00
Silver, Nickels and Pennies.....	1,728 75	Certified Checks.....	
Checks and Cash Items.....	7 95	Cashier's Checks.....	1,205 19
Exchanges for the Clearing House.....		Due to Clearing House.....	
Profit and Loss.....		Notes and Bills Rediscounted.....	
Interest Paid.....		Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....		tificates representing Borrowed	
		Money.....	
Total.....	\$ 76,059 66	Total.....	\$ 76,059 66

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 18,325 06
In Judgment.....		Doubtful.....	
Not in Suit.....	18,325 06	Worthless.....	
Total.....	\$ 18,325 06	Total.....	\$ 18,325 06

**Chatham Bank, Savannah.****BANK EXAMINER'S REPORT.**

August 12, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 150,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	18,391 63
Demand Loans.....	184,561 17	Due to Banks and Bankers in this	
Loans and Discounts.....	851,655 82	State.....	51,930 61
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	73 72	States.....	10,320 43
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	181 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	584,125 33
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	17,900 00
Furniture and Fixtures.....	1,775 60	Time Certificates.....	272,140 48
Other Real Estate.....	13,922 48	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	27,602 20	Due to Clearing House.....	34,796 18
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	77,931 02	Bills Payable, including Time Cer-	
Currency.....	40,228 00	tificates representing Borrowed	
Gold.....	11,905 00	Money.....	75,000 00
Silver, Nickels and Pennies.....	8,117 64	All other Liabilities.....	-----
Checks and other Cash Items.....	298 26		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	21,714 75		
Depositors Guarantee Fund.....	-----		
Total.....	\$1,239,785 66	Total.....	\$1,239,785 66

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	1,036,216 99
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	1,036,216 99	Worthless.....	-----
Total.....	\$-----	Total.....	\$-----

**Chatham Bank, Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

T. M. Cunningham Jr. Vice-President F. W. Clarke Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 823,910 19	Capital Stock Paid In.....	\$ 150,000 00
Demand Loans.....	279,914 99	Surplus Fund.....	25,000 00
Overdrafts.....	196 29	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	24,059 86
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	167,642 56
Furniture and Fixtures.....	1,755 60	Due to Banks and Bankers in other	
Other Real Estate.....	13,851 73	States.....	9,941 86
Due from Banks and Bankers in this		Due Unpaid Dividends.....	101 50
State.....	63,899 19	Individual Deposits subject to Check	613,336 40
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	92,188 37	Demand Certificates.....	20,250 00
Currency.....	24,725 00	Time Certificates.....	272,058 12
Gold.....	770 00	Certified Checks.....	125 00
Silver, Nickels and Pennies.....	7,074 46	Cashier's Checks.....	31 50
Checks and Cash Items.....	264 58	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	23,996 40	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Advances on Cotton.....	-----	Money.....	50,000 00
Total.....	\$1,332,546 80	Interest Reserved for Deposits.....	-----
Total.....	\$1,332,546 80	Total.....	\$1,332,546 80

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 553 48	Good.....	1,103,544 71
In Judgment.....	-----	Doubtful.....	280 47
Not in Suit.....	1,103,271 70	Worthless.....	-----
Total.....	\$1,103,825 18	Total.....	\$1,103,825 18



**Citizens and Southern Bank, Savannah.****BANK EXAMINER'S REPORT.**

August 16, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 700,000 00
Loans on Collateral other than R. E. ....	Surplus Fund..... 500,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 294,132 91
Demand Loans..... 910,352 44	Due to Banks and Bankers in this
Loans and Discounts..... 4,687,558 10	State..... 450,473 96
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 45,562 85	States..... 223,194 13
Overdrafts secured by Cotton.....	Due Unpaid Dividends..... 895 50
Bonds and Stocks owned by the	Individual Deposits subject to Check 4,257,530 74
Bank..... 456,816 00	Savings Deposits.....
Banking House..... 150,000 00	Demand Certificates.....
Furniture and Fixtures.....	Time Certificates..... 946,130 92
Other Real Estate..... 170,000 00	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 373,454 53	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 259,463 15	Bills Payable, including Time Cer-
Currency..... 123,291 00	tificates representing Borrowed
Gold..... 89,550 00	Money.....
Silver, Nickels and Pennies..... 93,052 96	All other Liabilities.....
Checks and other Cash Items..... 11,269 53	
Checks and Exchanges for the Clear-	
ing House..... 1,987 60	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$7,372,358 16	Total.....\$7,372,358 16

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....5,597,910 54
In Judgment.....	Doubtful.....
Not in Suit.....5,597,910 54	Worthless.....
Total.....\$	Total.....\$

**Citizens and Southern Bank, Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

Mills B. Lane.....President

Gordon L. Groover.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$4,153,168 45	Capital Stock Paid In.....\$ 700,000 00
Demand Loans.....2,551,668 28	Surplus Fund..... 500,000 00
Overdrafts..... 44,427 90	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 323,251 55
Bank..... 439,816 00	Due to Banks and Bankers in this
Banking House..... 150,000 00	State.....1,209,242 37
Furniture and Fixtures.....	Due to Banks and Bankers in other
Other Real Estate..... 170,000 00	States..... 604,137 42
Due from Banks and Bankers in this	Due Unpaid Dividends..... 1,015 50
State..... 914,973 21	Individual Deposits subject to Check 5,228,446 44
Due from Banks and Bankers in	Savings Deposits.....
other States..... 597,627 41	Demand Certificates..... 77,012 49
Currency..... 464,606 00	Time Certificates..... 891,225 32
Gold..... 115,757 50	Certified Checks..... 748 90
Silver, Nickles and Pennies..... 18,343 88	Cashier's Checks..... 872 78
Checks and Cash Items..... 10,683 72	Due to Clearing House..... 95,139 58
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Guarantee Fund.....	Money.....
Total.....\$9,631,092 35	Total.....\$9,631,092 35

**LOANS AND DISCOUNTS.**

In Suit.....\$ 5,047 00	Good.....6,704,856 73
In Judgment.....	Doubtful.....
Not in Suit.....6,699,809 73	Worthless.....
Total.....\$6,704,856 73	Total.....6,704,856 73

**Citizens Trust Co., Savannah.****BANK EXAMINER'S REPORT.**

August 10, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	12,500 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	6,464 82
Demand Loans.....	12,200 00	Due to Banks and Bankers in this	
Loans and Discounts.....	148,864 56	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....		Savings Deposits.....	69,382 49
Banking House.....		Demand Certificates.....	4,500 00
Furniture and Fixtures.....	138 00	Time Certificates.....	24,741 58
Other Real Estate.....	44,725 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	8,157 35	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	8,215 91	Bills Payable, including Time Cer-	
Currency.....	101 00	tificates representing Borrowed	
Gold.....	2 50	Money.....	5,000 00
Silver, Nickels and Pennies.....	36 37	All other Liabilities.....	
Checks and other Cash Items.....	160 00		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 222,600 69</b>	<b>Total.....</b>	<b>\$ 222,600 69</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 161,064 56
In Judgment.....		Doubtful.....	
Not in Suit.....	161,064 56	Worthless.....	
<b>Total.....</b>	<b>\$ 161,064 56</b>	<b>Total.....</b>	<b>\$ 161,064 56</b>

**Citizens Trust Co., Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

Chas. F. Fulton..... President

A. F. King..... Secretary.

RESOURCES		LIABILITIES	
Loans and Discounts.....	145,473 92	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	12,734 00	Surplus Fund.....	12,500 00
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	9,081 70
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	138 00	Due to Banks and Bankers in other	
Other Real Estate.....	44,725 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	19,400 95	Individual Deposits subject to Check	
Due from Banks and Bankers in		Savings Deposits.....	78,730 71
other States.....	12,237 75	Demand Certificates.....	7,590 62
Currency.....		Time Certificates.....	26,806 59
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....		Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
<b>Total.....</b>	<b>\$ 234,709 62</b>	<b>Total.....</b>	<b>234,709 61</b>

**LOANS AND DISCOUNTS.**

In Suit.....	150 00	Good.....	\$ 158,207 92
In Judgment.....		Doubtful.....	
Not in Suit.....	158,057 92	Worthless.....	
<b>Total.....</b>	<b>\$ 158,207 92</b>	<b>Total.....</b>	<b>\$ 158,207 92</b>

**Commercial Bank, Savannah.****BANK EXAMINER'S REPORT.**

August 26, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 76,590 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	36,130 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	9,760 97
Demand Loans.....	68,751 67	Due to Banks and Bankers in this	
Loans and Discounts.....	449,550 09	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	132 28	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	39 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	156,794 39
Bank.....	91 00	Savings Deposits.....	145,840 51
Banking House.....		Demand Certificates.....	6,875 00
Furniture and Fixtures.....	2,835 11	Time Certificates.....	74,543 21
Other Real Estate.....	13,664 54	Certified Checks.....	87 00
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	13,353 92	Due to Clearing House.....	13,287 95
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	13,532 29	Bills Payable, including Time Cer-	
Currency.....	1,492 00	tificates representing Borrowed	
Gold.....	560 00	Money.....	45,000 00
Silver, Nickels and Pennies.....	3,024 88	All other Liabilities.....	2,084 89
Checks and other Cash Items.....	45 14	Discount and Interest.....	
Checks and Exchanges for the Clear-		Premium on Exchange.....	
ing House.....			
Profit and Loss.....			
Interest Paid.....			
Depositors Guarantee Fund.....			
Total.....	567,032 92	Total.....	\$ 567,032 92

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 518,026 76
In Judgment.....	27,063 45	Doubtful.....	
Not in Suit.....	491,238 31	Worthless.....	275 00
Total.....	\$ 518,301 76	Total.....	\$ 518,301 76

**Commercial Bank, Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Sept. 2, 1902  
 J. H. H. Entelman..... President  
 ' Begun Business Sept. 10, 1902  
 Barron Carter..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 431,354 57	Capital Stock Paid In.....	\$ 79,020 00
Demand Loans.....	64,443 27	Surplus Fund.....	36,130 00
Overdrafts.....	219 93	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	13,330 37
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	2,835 11	Due to Banks and Bankers in other	
Other Real Estate.....	13,664 54	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	6 00
State.....		Individual Deposits subject to Check	150,354 28
Due from Banks and Bankers in		Savings Deposits.....	143,363 14
other States.....	53,360 88	Demand Certificates.....	12,627 53
Currency.....	32,476 00	Time Certificates.....	77,390 38
Gold.....	557 50	Certified Checks.....	70 02
Silver, Nickels and Pennies.....	9,235 63	Due to Clearing House.....	33,430 14
Checks and Cash Items.....	197 12	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....	882 05	Bills Payable, including Time Cer-	
Profit and Loss.....	235 60	tificates representing Borrowed	
Interest Paid.....	2,223 10	Money.....	65,000 00
Depositors Guarantee Fund.....		Interest Reserve.....	963 44
Total.....	\$ 611,685 30	Total.....	\$ 611,685 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 20,323 45	Good.....	\$ 494,797 84
In Judgment.....	8,990 50	Doubtful.....	1,000 00
Not in Suit.....	466,483 89	Worthless.....	
Total.....	\$ 495,797 84	Total.....	\$ 495,797 84

**Exchange Bank of Savannah, Savannah.****BANK EXAMINER'S REPORT.**

August 10, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 125,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	4,946 56	penses and Taxes Paid.....	22,353 04
Demand Loans.....	39,830 24	Due to Banks and Bankers in this	-----
Loans and Discounts.....	432,439 84	State.....	1,187 93
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	63 61	States.....	132 83
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	3 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	146,277 32
Bank.....	-----	Savings Deposits.....	88,997 49
Banking House.....	-----	Demand Certificates.....	12,413 86
Furniture and Fixtures.....	1,900 00	Time Certificates.....	135,217 47
Other Real Estate.....	-----	Certified Checks.....	105 00
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	18,757 50	Due to Clearing House.....	13,381 45
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	50,813 60	Bills Payable, including Time Cer-	-----
Currency.....	13,379 00	tificates representing Borrowed	-----
Gold.....	967 50	Money.....	25,000 00
Silver, Nickels and Pennies.....	6,765 73	All other Liabilities.....	-----
Checks and other Cash Items.....	205 81		
Checks 640 Bk.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 570,069 39	Total.....	\$ 570,069 39

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 477,216 64
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	477,216 64	Worthless.....	-----
Total.....	\$-----	Total.....	\$-----

**Exchange Bank of Savannah, Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

Wm. W. Osborne.....

President

Jno. J. Powers.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 473,358 09	Capital Stock Paid In.....	\$ 125,000 00
Demand Loans.....	49,246 99	Surplus Fund.....	-----
Overdrafts.....	198 46	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	26,573 57
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	19,694 44
Furniture and Fixtures.....	1,900 00	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	3 00
State.....	6,037 96	Individual Deposits subject to Check	248,076 84
Due from Banks and Bankers in	-----	Demand Certificates.....	11,647 12
other States.....	69,073 58	Time Certificates.....	154,721 69
Currency.....	29,213 00	Certified Checks.....	105 00
Gold.....	1,132 50	Cashier's Checks.....	-----
Silver, Nickels and Pennies.....	5,919 53	Due to Clearing House.....	3,983 27
Checks and Cash Items.....	204 02	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Interest Paid.....	-----	Money.....	45,000 00
Depositors Guarantee Fund.....	-----	Reserved for Interest and taxes.....	1,479 20
Total.....	\$ 636,284 13	Total.....	\$ 636,284 13

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 522,605 08
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	522,605 08	Worthless.....	-----
Total.....	\$ 522,605 08	Total.....	\$ 522,605 08

**Georgia State Savings Association, Savannah.****BANK EXAMINER'S REPORT.**

August 21, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 325,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	75,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	54,403 53
Demand Loans.....	53,851 96	Due to Banks and Bankers in this	
Loans and Discounts.....	2,118,753 32	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....		Savings Deposits.....	830,038 40
Banking House.....	75,000 00	Demand Certificates.....	
Furniture and Fixtures.....	23,750 00	Time Certificates.....	1,311,900 00
Other Real Estate.....	8,167 10	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	256 06
State.....	211,344 93	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	98,455 21	Bills Payable, including Time Cer-	
Currency.....	7,559 00	tificates representing Borrowed	
Gold.....	340 00	Money.....	
Silver, Nickels and Pennies.....	415 03	All other Liabilities.....	1,910 03
Checks and other Cash Items.....	871 47		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources, Depositors Guar-			
antee Fund.....			
Total.....	\$2,508,508 02	Total.....	\$2,508,508 02

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$2,172,605 28
In Judgment.....		Doubtful.....	
Not in Suit.....	2,172,605 28	Worthless.....	
Total.....	\$	Total.....	\$

**Georgia State Savings Association, Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

Geo. W. Tiedeman..... President.

Edw. W. Bell..... Managing Vice-President.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$2,600,425 63	Capital Stock Paid In.....	\$ 325,000 00
Demand Loans.....	56,223 35	Surplus Fund.....	75,000 00
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	35,932 20
Bank.....		Due to Banks and Bankers in this	
Banking House.....	75,000 00	State.....	
Furniture and Fixtures.....	23,750 00	Due to Banks and Bankers in other	
Other Real Estate.....	9,679 49	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	87 50
State.....	103,838 74	Individual Deposits subject to Check	
Due from Banks and Bankers in		Savings Deposits.....	867,692 80
other States.....	115,260 76	Demand Certificates.....	
Currency.....	6,240 00	Time Certificates.....	1,683,904 76
Gold.....	365 00	Certified Checks.....	
Silver, Nickels and Pennies.....	354 79	Cashier's Checks.....	2,961 24
Checks and Cash Items.....	455 90	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Taxes and Insurance Advanced.....	1,230 64	Money.....	
Depositors Guarantee Fund.....		Suspense Items.....	2,245 80
Total.....	\$2,992,824 30	Total.....	\$2,992,824 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$2,656,648 98
In Judgment.....		Doubtful.....	
Not in Suit.....	2,656,648 98	Worthless.....	
Total.....	\$2,656,648 98	Total.....	\$2,656,648 98

**Germania Bank, Savannah.****BANK EXAMINER'S REPORT.**

August 23, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 300,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	300,000 00
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans	-----	penses and Taxes Paid	32,227 13
Demand Loans	372,596 67	Due to Banks and Bankers in this	
Loans and Discounts	1,399,987 39	State	37,279 78
Loans on one name party	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule	611 96	States	11,539 62
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	187 50
Bonds and Stocks owned by the		Individual Deposits subject to Check	561,070 55
Bank	100 00	Savings Deposits	541,452 75
Banking House	257,400 00	Demand Certificates	44,240 24
Other Real Estate	10,545 00	Time Certificates	371,183 13
Sundry Exchanges	18,385 88	Certified Checks	8,382 30
Due from Banks and Bankers in this		Cashier's Checks	-----
State	17,946 85	Due to Clearing House	34,942 58
Due from Banks and Bankers in		Notes and Bills Rediscounted	-----
other States	196,466 12	Bills Payable, including Time Cer-	
Currency	103,511 00	tificates representing Borrowed	
Gold	2,319 27	Money	150,000 00
Silver, Nickels and Pennies	12,054 36	All other Liabilities	-----
Checks and other Cash Items	581 08		
Checks and Exchanges for the Clear-			
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$2,392,505 58</b>	<b>Total</b>	<b>\$2,392,505 58</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 1,065 67	Good	\$1,772,584 06
In Judgment	-----	Doubtful	-----
Not in Suit	1,771,518 39	Worthless	-----
<b>Total</b>	<b>\$1,772,584 06</b>	<b>Total</b>	<b>\$1,772,584 06</b>

**Germania Bank, Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

Henry Blun.....President. Jno. M. Hogan.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	1,367,457 84	Capital Stock Paid In	\$ 300,000 00
Demand Loans	453,860 60	Surplus Fund	300,000 00
Overdrafts	2,184 64	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid	31,276 00
Bank	2,121 18	Due to Banks and Bankers in this	
Banking House	257,400 00	State	222,459 29
Other Real Estate	15,302 74	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States	20,566 47
State	47,492 95	Due Unpaid Dividends	169 50
Due from Banks and Bankers in		Individual Deposits subject to Check	1,069,079 81
other States	268,673 91	Savings Deposits	-----
Currency	70,349 00	Demand Certificates	50,390 24
Gold	2,640 00	Time Certificates	359,878 63
Silver, Nickels and Pennies	7,955 91	Certified Checks	127 01
Checks and Cash Items	458 06	Cashier's Checks	-----
Exchanges For the Clearing House	8,032 12	Bills Payable, including Time Cer-	
Profit and Loss	-----	tificates representing Borrowed	
Interest Paid	-----	Money	150,000 00
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$2,503,946 95</b>	<b>Total</b>	<b>\$2,503,946 95</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$1,821,318 44
In Judgment	62,825 96	Doubtful	-----
Not in Suit	1,758,492 48	Worthless	-----
<b>Total</b>	<b>\$1,821,318 44</b>	<b>Total</b>	<b>\$1,821,318 44</b>

**Hibernia Bank, Savannah.****BANK EXAMINER'S REPORT.**

August 19, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 200,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	100,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	29,223 79
Demand Loans.....	277,288 05	Due to Banks and Bankers in this	
Loans and Discounts.....	589,967 42	State.....	4,025 00
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	179 91	States.....	7,610 36
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	33 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	244,620 09
Bank.....	175 00	Savings Deposits.....	163,349 17
Banking House.....	6,474 54	Demand Certificates.....	21,400 00
Furniture and Fixtures.....	-----	Time Certificates.....	184,294 88
Other Real Estate.....	-----	Certified Checks.....	111 00
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	18,497 39	Due to Clearing House.....	563 98
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	64,077 25	Bills Payable, including Time Cer-	
Currency.....	38,861 00	tificates representing Borrowed	
Gold.....	2,480 00	Money.....	50,000 00
Silver, Nickels and Pennies.....	4,358 39	All other Liabilities.....	-----
Checks and other Cash Items.....	2,872 32		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 1,005,231 27	Total.....	\$ 1,005,231 27
LOANS AND DISCOUNTS.			
In Suit.....	\$ 107 10	Good.....	\$ 867,255 47
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	867,148 37	Worthless.....	-----
Total.....	\$ 867,255 47	Total.....	\$ 867,255 47

**Hibernia Bank, Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

M. A. O'Byrne.....President Joseph W. Heffernan.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 645,603 13	Capital Stock Paid In.....	\$ 200,000 00
Demand Loans.....	414,073 24	Surplus Fund.....	100,000 00
Overdrafts.....	255 33	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	34,148 30
Bank.....	175 00	Due to Banks and Bankers in this	
Banking House.....	6,474 54	State.....	15,250 87
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	20,691 79
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	10,413 80	Individual Deposits subject to Check	320,950 40
Due from Banks and Bankers in		Savings Deposits.....	166,847 16
other States.....	57,845 75	Demand Certificates.....	16,500 00
Currency.....	37,996 00	Time Certificates.....	184,548 52
Gold.....	1,642 50	Certified Checks.....	56 00
Silver, Nickels and Pennies.....	5,618 01	Due to Clearing House.....	-----
Checks and Cash Items.....	5,299 52	Notes and Bills Rediscounted.....	23,401 07
Exchanges for the Clearing House.....	49,421 44	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid.....	-----	Money.....	150,000 00
Depositors Guarantee Fund.....	-----	Reserved for Taxes, Interest & etc.	2,424 15
Total.....	\$ 1,234,818 26	Total.....	\$ 1,234,818 26
LOANS AND DISCOUNTS.			
In Suit.....	\$ 107 10	Good.....	1,059,569 27
In Judgment.....	-----	Doubtful.....	107 10
Not in Suit.....	1,059,569 27	Worthless.....	-----
Total.....	\$ 1,059,676 37	Total.....	\$ 1,059,676 37

**Oglethorpe Savings & Trust Co., Savannah.****BANK EXAMINER'S REPORT.**

August 24, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 125,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	100,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	27,712 54
Demand Loans.....	294,620 07	Due to Banks and Bankers in this	
Loans and Discounts.....	628,016 47	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....	49,171 09	Savings Deposits.....	470,715 35
Banking House.....	-----	Demand Certificates.....	5,624 56
Furniture and Fixtures.....	300 00	Time Certificates.....	409,430 23
Other Real Estate.....	13,242 74	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	134,425 03	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	15,376 83	Bills Payable, including Time Cer-	
Currency.....	734 00	tificates representing Borrowed	
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	24 84	All other Liabilities.....	3,359 35
Checks and other Cash Items.....	296 35		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	5,334 61		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$1,141,542 03</b>	<b>Total.....</b>	<b>\$1,141,542 03</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 922,636 54
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	922,636 54	Worthless.....	-----
<b>Total.....</b>	<b>\$-----</b>	<b>Total.....</b>	<b>\$-----</b>

**Oglethorpe Savings & Trust Co., Savannah.****OFFICIAL STATEMENT.**

November 16, 1909.

Jacob Paulsen..... Vice-President Jno. M. Bryan..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 590,286 85	Capital Stock Paid In.....	\$ 125,000 00
Demand Loans.....	282,775 94	Surplus Fund.....	100,000 09
Overdrafts.....	-----	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	28,687 44
Bank.....	49,171 09	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	300 00	Due to Banks and Bankers in other	
Other Real Estate.....	13,242 74	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	
Deposited with National Bank of		Savings Deposits.....	487,366 73
Savannah.....	177,479 85	Demand Certificates.....	2,671 07
First National Bank of Thomas-		Time Certificates.....	410,554 76
ville.....	20,442 76	Certified Checks.....	-----
Guaranty Trust Co., New York.....	20,411 15	Cashier's Checks.....	-----
Checks and Cash Items.....	2,073 79	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----	Reserved for Taxes.....	1,904 17
<b>Total.....</b>	<b>\$1,156,184 17</b>	<b>Total.....</b>	<b>\$1,156,184 17</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 873,062 79
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	873,062 79	Worthless.....	-----
<b>Total.....</b>	<b>\$-----</b>	<b>Total.....</b>	<b>\$-----</b>



**Peoples Savings & Loan Assn, Savannah.****BANK EXAMINER'S REPORT.**

September 18, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 120,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	23,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	4,666 71
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	172,091 62	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	.....	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....	.....	Savings Deposits.....	46,695 14
Banking House.....	\$ .....	Demand Certificates.....	.....
Furniture and Fixtures.....	182 25	Time Certificates.....	.....
Other Real Estate.....	6,322 01	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	6,791 62	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	.....	Bills Payable, including Time Cer-	
Currency.....	702 00	tificates representing Borrowed	
Gold.....	.....	Money.....	.....
Silver, Nickels and Pennies.....	104 26	All other Liabilities.....	.....
Checks and other Cash Items.....	349 25		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	7,818 84		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 194,361 85</b>	<b>Total.....</b>	<b>\$ 194,361 85</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$ .....	Good.....	\$ 172,091 62
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	172,091 62	Worthless.....	.....
<b>Total.....</b>	<b>\$ 172,091 62</b>	<b>Total.....</b>	<b>\$ 172,091 62</b>

## Savannah Bank &amp; Trust Co., Savannah.

## BANK EXAMINER'S REPORT.

August 25, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 628,600 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	400,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	55,066 96
Demand Loans.....	660,429 30	Due to Banks and Bankers in this	
Loans and Discounts.....	1,105,057 36	State.....	197,940 06
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,008 69	States.....	70,768 37
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	176 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	576,780 94
Bank.....	1,750 00	Savings Deposits.....	236,923 43
Personal Property.....	-----	Demand Certificates.....	45,000 00
Banking House.....	42,000 00	Time Certificates.....	207,737 46
Furniture and Fixtures.....	2,692 68	Certified Checks.....	-----
Other Real Estate.....	20,266 20	Cashier's Checks.....	-----
Due from Banks and Bankers in this		Due to Clearing House.....	-----
State.....	159,993 94	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in		Bills Payable, including Time Cer-	
other States.....	224,324 47	tificates representing Borrowed	
Currency.....	89,359 00	Money.....	-----
Gold.....	4,545 00	All other Liabilities.....	4,753 29
Silver, Nickels and Pennies.....	13,147 87		
Checks and other Cash Items.....	5,090 94		
Checks and Exchanges for the Clear-			
ing House.....	78,574 04		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	14,507 02		
Total.....	\$2,423,746 51	Total.....	\$2,423,746 51

## LOANS AND DISCOUNTS.

In Suit.....	\$ 4,061 00	Good.....	\$1,759,629 66
In Judgment.....	-----	Doubtful.....	5,857 00
Not in Suit.....	1,761,425 66	Worthless.....	-----
Total.....	\$1,765,486 66	Total.....	\$1,765,486 66

## Savannah Bank &amp; Trust Co., Savannah.

## OFFICIAL STATEMENT.

November 16, 1909.

W. F. McCauley.....President.

S. L. Clay.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 881,893 02	Capital Stock Paid In.....	\$ 628,600 00
Demand Loans.....	1,691,691 00	Surplus Fund.....	400,000 00
Overdrafts.....	835 99	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	88,732 27
Bank.....	1,750 00	Due to Banks and Bankers in this	
Banking House.....	42,000 00	State.....	530,818 41
Furniture and Fixtures.....	2,692 68	Due to Banks and Bankers in other	
Other Real Estate.....	20,266 20	States.....	92,792 75
Due from Banks and Bankers in this		Due Unpaid Dividends.....	8 00
State.....	176,007 12	Individual Deposits subject to Check	758,390 64
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	367,681 94	Demand Certificates.....	62,000 00
Currency.....	77,212 00	Time Certificates.....	219,897 24
Gold.....	2,000 00	Certified Checks.....	20 00
Silver, Nickels and Pennies.....	8,102 69	Cashier's Checks.....	-----
Checks and Cash Items.....	172 15	Due to Clearing House.....	50,945 48
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	15,100 00
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Insurance Fund.....	-----	Money.....	425 000 00
Total.....	\$3,272,304 79	Total.....	\$3,272,304 79

## LOANS AND DISCOUNTS.

In Suit.....	\$ 200 00	Good.....	\$2,568,584 02
In Judgment.....	3,900 00	Doubtful.....	5,000 00
Not in Suit.....	2,569,484 02	Worthless.....	-----
Total.....	\$2,573,584 02	Total.....	\$2,573,584 02

## Savannah Trust Co., Savannah.

## BANK EXAMINER'S REPORT.

August 11, 1909.

Examined by J. S. Hollinshead, J. T. Henderson, J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	175,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	53,580 76
Demand Loans.....	509,450 17	Due to Banks and Bankers in this	
Loans and Discounts.....	658,090 42	State.....	12,332 84
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	133 87	States.....	4,942 17
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	720,109 05
Bank.....	371,279 50	Savings Deposits.....	130,989 70
Banking House.....	20,664 80	Demand Certificates.....	27,000 00
Furniture and Fixtures.....	13,379 75	Time Certificates.....	89,247 39
Other Real Estate.....	49,767 52	Certified Checks.....	293 15
Due from Banks and Bankers in this		Cashier's Checks.....	210 90
State.....	18,862 08	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	112,409 59	Bills Payable, including Time Cer-	
Currency.....	44,205 00	tificates representing Borrowed	
Gold.....	300 00	Money.....	100,000 00
Silver, Nickels and Pennies.....	6,801 30	All other Liabilities.....	10,534 90
Checks and other Cash Items.....	153 26	Time Certificate representing bor-	
Checks and Exchanges for the Clear-		rowed money.....	
ing House.....	8,872 20		
Profit and Loss.....			
Interest Paid.....			
All other Resources.....	9,871 40		
Depositors Guarantee Fund.....			
Total.....	\$1,824,240 86	Total.....	\$1,824,240 86
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	1,167,310 63
In Judgment.....		Doubtful.....	229 96
Not in Suit.....	1,167,540 59	Worthless.....	
Total.....	\$	Total.....	\$

## Savannah Trust Co., Savannah.

## OFFICIAL STATEMENT.

November 16, 1909.

Wm. W. Mackall.....	President.	John H. Calais.....	Treasurer.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 630,777 15	Capital Stock Paid In.....	\$ 500,000 00
Demand Loans.....	550,950 17	Surplus Fund.....	175,000 00
Overdrafts.....	66 57	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	58,086 83
Bank.....	372,779 50	Due to Banks and Bankers in this	
Banking House.....	20,664 80	State.....	38,052 56
Furniture and Fixtures.....	1,397 00	Due to Banks and Bankers in other	
Other Real Estate.....	49,841 52	States.....	5,014 43
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	32,085 80	Individual Deposits subject to Check	610,797 41
Due from Banks and Bankers in		Savings Deposits.....	138,889 08
other States.....	96,071 43	Demand Certificates.....	27,500 00
Currency.....	56,721 00	Time Certificates.....	37,064 56
Gold.....	30 00	Certified Checks.....	220 32
Silver, Nickels and Pennies.....	4,738 15	Treasurer's Checks.....	50
Checks and Cash Items.....	4,117 15	Due to Clearing House.....	13,931 24
Exchanges for the Clearing House.....		Interest and taxes set aside.....	10,167 96
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....	19,484 65	Money.....	225,000 00
Total.....	\$1,839,724 89	Total.....	\$1,839,724 89
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 630,547 19
In Judgment.....		Doubtful.....	229 96
Not in Suit.....	630,777 15	Worthless.....	
Total.....	\$ 630,777 15	Total.....	\$ 630,777 15

**Scott Banking Co., Scott.****BANK EXAMINER'S REPORT.**

September 9, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 297 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	2,140 70	Surplus Fund.....	634 56
Loans on Personal Endorsement.....	23,874 91	Undivided Profits less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....	478 48	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	788 73	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	366 50	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	18,207 45
Bank.....		Savings Deposits.....	
Banking House.....	1,780 78	Demand Certificates.....	
Furniture and Fixtures.....	1,428 95	Time Certificates.....	3,838 92
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	255 71
State.....	20,162 01	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	327 82	Bills Payable, including Time Cer-	
Currency.....	575 00	tificates representing Borrowed	
Gold.....		Money.....	15,000 00
Silver, Nickels and Pennies.....	311 42	All other Liabilities.....	
Checks and other Cash Items.....	194 65		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	211 69		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 52,936 64	Total.....	\$ 52,936 64

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,852 19	Good.....	\$ 27,577 82
In Judgment.....	1,014 81	Doubtful.....	
Not in Suit.....	24,710 82	Worthless.....	
Total.....	\$ 27,577 82	Total.....	\$ 27,577 82

**Scott Banking Co., Scott.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....President

J. V. Carter.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 12,419 90	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	634 56
Overdrafts.....	414 23	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,780 78	State.....	
Furniture and Fixtures.....	1,430 95	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	17,588 18	Individual Deposits subject to Check	25,824 49
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	12,048 61	Demand Certificates.....	
Currency.....	1,000 00	Time Certificates.....	4,850 12
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	128 42	Cashier's Checks.....	757 34
Checks and Cash Items.....		Interest and Discount.....	197 33
Exchanges for the Clearing House.....		Premium on Exchange.....	353 87
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	60 18	tificates representing Borrowed	
Expense Account.....	746 46	Money.....	
Total.....	\$ 47,617 71	Total.....	\$ 47,617 71

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 173 00	Good.....	\$ 12,419 90
In Judgment.....	1,788 00	Doubtful.....	
Not in Suit.....	10,458 98	Worthless.....	
Total.....	\$ 12,419 90	Total.....	\$ 12,419 90

**Bank of Senoia, Senoia.****BANK EXAMINER'S REPORT.**

September 1, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 10,560 95	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	12,350 00	Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....	44,805 07	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,617 05
Demand Loans.....	1,814 84	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	1,250 50	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,636 42	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	9,212 49
Bank.....		Savings Deposits.....	
Banking House.....	2,579 40	Demand Certificates.....	
Furniture and Fixtures.....	2,013 37	Time Certificates.....	5,576 34
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	1,896 57
State.....	779 86	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,085 00	Bills Payable, including Time Cer-	
Currency.....	624 00	tificates representing Borrowed	
Gold.....	5 00	Money.....	36,000 00
Silver, Nickels and Pennies.....	77 58	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the			
Clearing House.....	217 59		
Profit and Loss.....			
Interest Paid.....	1,002 87		
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 80,802 45	Total.....	\$ 80,802 45
LOANS AND DISCOUNTS.			
In Suit.....	\$ 1,252 30	Good.....	\$ 70,781 36
In Judgment.....		Doubtful.....	
Not in Suit.....	69,529 06	Worthless.....	
Total.....	\$ 70,781 36	Total.....	\$ 70,781 36

**Bank of Senoia, Senoia.****OFFICIAL STATEMENT.**

November 16, 1909.

Lee Hand.....	President	Vindex Hand.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 48,486 87	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	11,914 86	Surplus Fund.....	1,500 00
Overdrafts.....	24,141 68	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,162 17
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,579 40	State.....	
Furniture and Fixtures.....	2,013 37	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	10,893 53	Individual Deposits subject to Check	46,365 36
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	626 96	Demand Certificates.....	
Currency.....	4,671 00	Time Certificates.....	5,027 84
Gold.....	70 00	Certified Checks.....	
Silver, Nickels and Pennies.....	112 50	Cashier's Checks.....	2,508 67
Checks and Cash Items.....	4,079 68	Due to Clearing House.....	
Exchanges for the Clearing House.....	863 99	Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	1,110 20	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	29,000 00
Total.....	\$ 111,564 04	Total.....	\$ 111,564 04
LOANS AND DISCOUNTS.			
In Suit.....	\$ 1,252 30	Good.....	\$ 60,401 73
In Judgment.....		Doubtful.....	
Not in Suit.....	59,149 43	Worthless.....	
Total.....	\$ 60,401 73	Total.....	\$ 60,401 73

**Farmers & Merchants Bank, Senoia.****BANK EXAMINER'S REPORT.**

September 2, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 7,500 00	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R.E.....	42,567 07	Surplus Fund.....	-----
Loans on Personal Endorsement.....	80,068 07	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	16,734 92
Demand Loans.....	12,039 25	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	5,250 00	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	4,811 20	States.....	12,000 00
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	144 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	34,054 38
Bank.....	500 00	Savings Deposits.....	-----
Banking House.....	2,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,691 50	Time Certificates.....	11,160 53
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	5,989 97	Cashier's Checks.....	130 12
State.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in	4,658 27	Notes and Bills Rediscouted.....	-----
other States.....	-----	Bills Payable, including Time Cer-	-----
Currency.....	400 00	tificates representing Borrowed	-----
Gold.....	505 00	Money.....	50,000 00
Silver, Nickels and Pennies.....	255 26	All other Liabilities, Unearned Int.....	-----
Checks and other Cash Items.....	411 39	Title Guarantee Co.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	2,056 54		
All other Resources.....	2,876 75		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 174,223 95	Total.....	\$ 174,223 95
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 148,068 07
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	148,068 07	Worthless.....	-----
Total.....	\$ 148,068 07	Total.....	\$ 148,068 07

**Farmers & Merchants Bank, Senoia.****OFFICIAL STATEMENT.**

November 16, 1909.

M. H. Couch.....President

H. P. Redwine.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 91,428 12	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	30,059 05	Surplus Fund.....	-----
Overdrafts.....	22,056 05	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	17,628 68
Bank.....	500 00	Unearned Interest.....	-----
Banking House.....	2,000 00	Due to Banks and Bankers in this	-----
Furniture and Fixtures.....	1,691 50	State.....	24 74
Other Real Estate.....	-----	Due to Banks and Bankers in other	-----
Due from Banks and Bankers in this	4,289 90	States.....	-----
State.....	-----	Due Unpaid Dividends.....	144 00
Due from Banks and Bankers in	4,268 78	Individual Deposits subject to Check	95,215 02
other States.....	-----	Savings Deposits.....	-----
Currency.....	1,920 00	Demand Certificates.....	-----
Gold.....	545 00	Time Certificates.....	11,417 71
Silver, Nickels and Pennies.....	383 85	Certified Checks.....	-----
Checks and Cash Items.....	13,109 19	Cashier's Checks.....	91 25
Exchanges for the Clearing House.....	-----	Due to Clearing House.....	-----
Profit and Loss.....	-----	Notes and Bills Rediscouted.....	-----
Interest Paid.....	2,269 56	Bills Payable, including Time Cer-	-----
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	-----
		Money.....	-----
Total.....	\$ 174,521 40	Total.....	\$ 174,521 40
LOANS AND DISCOUNTS.			
In Suit.....	\$ 62 50	Good.....	\$ 121,487 17
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	121,424 67	Worthless.....	-----
Total.....	\$ 121,487 17	Total.....	\$ 121,487 17

**Bank of Shady Dale, Shady Dale.****BANK EXAMINER'S REPORT.**

December 31, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	38,813 89	penses and Taxes Paid.....	70 11
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,273 67	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	27,860 72
Bank.....		Savings Deposits.....	
Banking House.....	2,150 16	Demand Certificates.....	
Furniture and Fixtures.....	1,563 89	Time Certificates.....	8,806 54
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	8,467 95	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	6,116 40	Bills Payable, including Time Cer-	
Currency.....	3,544 00	tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	780 66	All other Liabilities.....	
Checks and other Cash Items.....	26 75		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 62,737 37	Total.....	\$ 62,737 37

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 38,813 89
In Judgment.....		Doubtful.....	
Not in Suit.....	38,813 89	Worthless.....	
Total.....	\$ 38,813 89	Total.....	\$ 38,813 89

**Bank of Shady Dale, Shady Dale.****OFFICIAL STATEMENT.**

November 16, 1909.

C. S. Thompson.....President. H. C. Perry.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,845 28	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	3,000 00	Surplus Fund.....	1,000 00
Overdrafts.....	508 72	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	577 70
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,150 16	State.....	
Furniture and Fixtures.....	1,563 89	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	10,046 69	Individual Deposits subject to Check	30,145 54
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	8,117 18	Demand Certificates.....	
Currency.....	2,096 00	Time Certificates.....	7,908 02
Gold.....	20 00	Certified Checks.....	
Silver, Nickels and Pennies.....	748 00	Cashier's Checks.....	
Checks and Cash Items.....	535 34	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton.....		Money.....	
Total.....	\$ 64,631 26	Total.....	\$ 64,631 26

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 38,845 28
In Judgment.....		Doubtful.....	
Not in Suit.....	38,845 28	Worthless.....	
Total.....	\$ 38,845 28	Total.....	\$ 38,845 28

**Bank of Sharon, Sharon.****BANK EXAMINER'S REPORT.**

December 24, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R.E.....	.....	Surplus Fund.....	8,093 29
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	1,123 67
Miscellaneous Loans.....	.....	Due to Banks and Bankers in this State.....	.....
Demand Loans.....	.....	Due to Banks and Bankers in other States.....	.....
Loans and Discounts.....	25,910 50	Due Unpaid Dividends.....	.....
Loans on one name party.....	.....	Individual Deposits subject to Check Savings Deposits.....	29,607 89
Overdrafts, See Schedule.....	1,111 92	Demand Certificates.....	.....
Overdrafts secured by Cotton.....	.....	Time Certificates.....	1,887 00
Bonds and Stocks owned by the Bank.....	.....	Certified Checks.....	.....
Banking House.....	.....	Cashier's Checks.....	.....
Furniture and Fixtures.....	681 79	Due to Clearing House.....	.....
Other Real Estate.....	.....	Notes and Bills Rediscounted.....	.....
Due from Banks and Bankers in this State.....	25,481 42	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Due from Banks and Bankers in other States.....	1,268 68	All other Liabilities.....	.....
Currency.....	1,236 00	Unpaid Capital Stock and Surplus.....	.....
Gold.....	.....		
Silver, Nickels and Pennies.....	6 81		
Checks and other Cash Items.....	14 75		
Checks and Exchanges for the Clearing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources, Ins. Fund.....	.....		
Stock Notes.....	.....		
Stock Subscriptions.....	.....		
Interest on Stock Notes.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 55,711 85</b>	<b>Total.....</b>	<b>\$ 55,711 85</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 25,910 50
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	25,910 50	Worthless.....	.....
<b>Total.....</b>	<b>\$ .....</b>	<b>Total.....</b>	<b>\$ .....</b>

**Bank of Sharon, Sharon.****OFFICIAL STATEMENT.**

November 16, 1909.

Geo. N. Wright.....

President

O. G. Stone.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,884 21	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans on Cotton.....	1,906 33	Surplus Fund.....	8,093 29
Overdrafts.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	1,208 73
Bonds and Stocks owned by the Bank.....	.....	Due to Banks and Bankers in this State.....	.....
Banking House.....	.....	Due to Banks and Bankers in other States.....	.....
Furniture and Fixtures.....	681 79	Due Unpaid Dividends.....	.....
Other Real Estate.....	.....	Individual Deposits subject to Check Demand Certificates.....	23,095 75
Due from Banks and Bankers in this State.....	15,205 87	Time Certificates.....	2,887 00
Due from Banks and Bankers in other States.....	87 13	Certified Checks.....	.....
Currency.....	1,312 00	Cashier's Checks.....	.....
Gold.....	.....	Due to Clearing House.....	.....
Silver, Nickels and Pennies.....	101 64	Notes and Bills Rediscounted.....	.....
Checks and Cash Items.....	105 80	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Exchanges for the Clearing House.....	.....	Insurance Premium Collected.....	.....
Profit and Loss.....	.....		
Interest Paid.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 50,284 77</b>	<b>Total.....</b>	<b>\$ 50,284 77</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 30,884 21
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	30,884 21	Worthless.....	.....
<b>Total.....</b>	<b>\$ 30,884 21</b>	<b>Total.....</b>	<b>\$ 30,884 21</b>



**Shellman Banking Co., Shellman.****BANK EXAMINER'S REPORT.**

October 27, 1909.

Examined by Chas. R. Tidwell.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E.....	Surplus Fund..... 7,500 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans..... 42,034 07	penses and Taxes Paid..... 2,084 35
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts.....	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 511 73	States.....
Overdrafts secured by Cotton..... 41,965 60	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check..... 160 00
Bank..... 2,100 00	Savings Deposits..... 78,515 84
Banking House..... 1,500 00	Demand Certificates.....
Furniture and Fixtures..... 1,375 00	Time Certificates.....
Other Real Estate.....	Certified Checks..... 3,709 25
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 15,904 29	Due to Clearing House..... 167 03
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 8,217 45	Bills Payable, including Time Cer-
Currency..... 2,864 00	tificates representing Borrowed
Gold..... 15 00	Money.....
Silver, Nickels and Pennies..... 484 29	All other Liabilities.....
Checks and other Cash Items..... 195 04	Cash Long.....
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 117,136 47	Total.....\$ 117,136 47

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 42,004 07
In Judgment.....	Doubtful.....
Not in Suit..... 42,034 07	Worthless.....
Total.....\$ 42,004 07	Total.....\$ 42,004 07

**Shellman Banking Co., Shellman.****OFFICIAL STATEMENT.**

November 16, 1909.

W. J. Oliver.....President T. R. Arthur.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 44,644 25	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 30 00	Surplus Fund..... 7,500 00
Overdrafts (cotton)..... 36,699 39	Undivided Profits, less Current Ex-
Overdrafts unsecured..... 386 77	penses and Taxes Paid..... 2,490 40
Bonds and Stocks owned by the	Due to Banks and Bankers in this
Bank..... 1,800 00	State.....
Banking House..... 1,500 00	Due to Banks and Bankers in other
Furniture and Fixtures..... 1,375 00	States.....
Other Real Estate.....	Due Unpaid Dividends..... 160 09
Due from Banks and Bankers in this	Individual Deposits subject to Check..... 103,131 27
State..... 32,438 67	Savings Deposits.....
Due from Banks and Bankers in	Demand Certificates.....
other States..... 12,455 04	Time Certificates..... 3,757 25
Currency..... 9,450 00	Certified Checks.....
Gold..... 500 00	Cashier's Checks..... 75 59
Silver, Nickels and Pennies..... 750 09	Due to Clearing House.....
Checks and Cash Items..... 85 30	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Cer-
Profit and Loss.....	tificates representing Borrowed
Interest Paid.....	Money.....
Total.....\$ 142,114 51	Total.....\$ 142,114 51

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$ 44,180 25
In Judgment.....	Doubtful..... 494 00
Not in Suit..... 44,674 25	Worthless.....
Total.....\$ 44,674 25	Total.....\$ 44,674 25

**Bank of Siloam, Siloam.****BANK EXAMINER'S REPORT.**

December 29, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	10,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,492 98
Demand Loans.....	13,466 28	Due to Banks and Bankers in this	
Loans and Discounts.....	35,393 48	State.....	1,065 91
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,252 27	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	27,587 11
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,500 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,500 00	Time Certificates.....	2,557 16
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	2,183 78	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	793 30	Bills Payable, including Time Cer-	
Currency.....	2,411 00	tificates representing Borrowed	
Gold.....	120 00	Money.....	4,000 00
Silver, Nickels and Pennies.....	620 04	All other Liabilities.....	-----
Checks and other Cash Items.....	1,463 01		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 61,703 16	Total.....	\$ 61,703 16

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 48,859 76
In Judgment.....	99 20	Doubtful.....	-----
Not in Suit.....	48,760 56	Worthless.....	-----
Total.....	\$ 48,859 76	Total.....	\$ 48,859 76

**Bank of Siloam, Siloam.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. F. Holden.....President H. F. Mitchell.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 36,817 60	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	4,265 25	Surplus Fund.....	10,000 00
Overdrafts.....	637 76	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,965 54
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	2,500 00	State.....	-----
Furniture and Fixtures.....	1,500 00	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	8,724 91	Individual Deposits subject to Check	43,147 09
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	3,830 13	Demand Certificates.....	-----
Currency.....	4,000 00	Time Certificates.....	2,419 91
Gold.....	100 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	434 99	Cashier's Checks.....	-----
Checks and Cash Items.....	13,653 80	Due to Clearing House.....	-----
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	1,068 10	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	5,000 00
Total.....	\$ 77,532 54	Total.....	\$ 77,532 54

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 41,082 85
In Judgment.....	99 20	Doubtful.....	-----
Not in Suit.....	40,983 65	Worthless.....	-----
Total.....	\$ 41,082 85	Total.....	\$ 41,082 85

**Bank of Smithville, Smithville.****BANK EXAMINER'S REPORT.**

October 11, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	36,377 95	penses and Taxes Paid.....	1,362 45
Demand Loans.....	7,717 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	69 78	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	288 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	47,922 89
Bank and principal.....	-----	Savings Deposits.....	-----
Banking House.....	5,385 37	Demand Certificates.....	-----
Furniture and Fixtures.....	1,675 16	Time Certificates.....	12,853 00
Other Real Estate.....	2,458 00	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	38,824 99	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	15,005 30	Bills Payable, including Time Cer-	-----
Currency.....	1,494 00	tificates representing Borrowed	-----
Gold.....	5 00	Money.....	25,000 00
Silver, Nickels and Pennies.....	378 35	All other Liabilities.....	-----
Checks and other Cash Items.....	228 54	Unearned Interest.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,806 90		
Total.....	\$ 112,426 34	Total.....	\$ 112,426 34

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 271 24	Good.....	\$ 43,891 21
In Judgment.....	-----	Doubtful.....	203 74
Not in Suit.....	43,823 71	Worthless.....	14 84
Total.....	\$ 44,094 95	Total.....	\$ 44,094 95

**Bank of Smithville, Smithville.****OFFICIAL STATEMENT.**

November 16, 1909.

T. G. Williams.....President      J. C. McClain.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,462 31	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	8,616 00	Surplus Fund.....	-----
Overdrafts.....	90 13	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,215 32
Bank.....	-----	Unearned Interest.....	-----
Banking House.....	5,885 37	Due to Banks and Bankers in this	-----
Furniture and Fixtures.....	1,675 16	State.....	-----
Other Real Estate.....	1,458 00	Due to Banks and Bankers in other	-----
Due from Banks and Bankers in this	-----	States.....	-----
State.....	22,990 35	Due Unpaid Dividends.....	16 00
Due from Banks and Bankers in	-----	Individual Deposits subject to Check	46,905 58
other States.....	8,710 25	Savings Deposits.....	-----
Currency.....	6,697 00	Demand Certificates.....	3 80
Gold.....	420 00	Time Certificates.....	17,150 73
Silver, Nickels and Pennies.....	1,519 58	Certified Checks.....	42 12
Checks and Cash Items.....	991 39	Cashier's Checks.....	14 84
Exchanges for the Clearing House.....	-----	Due to Clearing House.....	-----
Profit and Loss.....	-----	Notes and Bills Rediscounted.....	5,000 00
Interest Paid.....	232 95	Bills Payable, including Time Cer-	-----
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	-----
		Money.....	-----
Total.....	\$ 96,348 49	Total.....	\$ 96,348 49

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 113 00	Good.....	\$ 45,848 31
In Judgment.....	45,965 31	Doubtful.....	200 00
Not in Suit.....	-----	Worthless.....	30 00
Total.....	\$ 46,078 31	Total.....	\$ 46,078 31

**Bank of Social Circle, Social Circle.****BANK EXAMINER'S REPORT.**

December 15, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 75,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	37,500 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	175,361 84	penses and Taxes Paid.....	5,588 89
Demand Loans.....	13,995 43	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	1,618 30
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	8,912 29	States.....	.....
Overdrafts secured by Cotton.....	5,492 96	Due Unpaid Dividends.....	355 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	67,419 18
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	4,306 43	Demand Certificates.....	10,826 64
Furniture and Fixtures.....	.....	Time Certificates.....	25,762 27
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	14,822 85	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	7,138 34	Bills payable, including Time Cer-	
Currency.....	649 00	tificates representing Borrowed	
Gold.....	.....	Money.....	10,000 00
Silver, Nickels and Pennies.....	550 50	All other Liabilities.....	.....
Checks and other Cash Items.....	2,820 64	Discount and Interest.....	.....
Checks and Exchanges for the Clear-		Premium on Exchange.....	.....
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 234,050 28	Total.....	\$ 234,050 28

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 189,266 26
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	189,357 27	Worthless.....	91 01
Total.....	\$ 189,357 27	Total.....	\$ 189,357 27

**Bank of Social Circle, Social Circle.****OFFICIAL STATEMENT.**

November 16, 1909.

J. M. Hurst, Jr. .... President M. L. Mobley ..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 185,777 58	Capital Stock Paid In.....	\$ 75,000 09
Demand Loans.....	13,549 70	Surplus Fund.....	37,500 00
Overdrafts.....	13,637 92	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,417 19
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	4,306 43	State.....	847 45
Furniture and Fixtures.....	.....	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	335 00
State.....	14,206 12	Individual Deposits subject to Check	63,117 22
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	15,275 94	Demand Certificates.....	10,019 71
Currency.....	2,582 00	Time Certificates.....	24,862 27
Gold.....	200 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	872 09	Cashier's Checks.....	.....
Checks and Cash Items.....	1,691 06	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	35,000 00
shipment.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 252,098 84	Total.....	\$ 252,098 84

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 199,236 27
In Judgment.....	.....	Doubtful.....	91 01
Not in Suit.....	199,327 28	Worthless.....	.....
Total.....	\$ 199,327 28	Total.....	\$ 199,327 28

**Walton County Bank, Social Circle.****BANK EXAMINER'S REPORT.**

December 17, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R E.....	.....	Surplus Fund.....	4,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	49,027 60	penses and Taxes Paid.....	1,380 21
Demand Loans.....	2,000 00	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,499 25	States.....	.....
Overdrafts secured by Cotton.....	3,804 31	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	46,867 92
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	11,441 83
Furniture and Fixtures.....	3,987 50	Time Certificates.....	927 68
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	14,106 77	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	10,925 00	Bills payable, including Time Cer-	
Currency.....	1,607 00	tificates representing Borrowed	
Gold.....	215 00	Money.....	.....
Silver, Nickels and Pennies.....	306 32	All other Liabilities.....	.....
Checks and other Cash Items.....	138 86		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 89,617 64	Total.....	\$ 89,617 64

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 51,027 60
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	51,027 60	Worthless.....	.....
Total.....	\$ 51,027 60	Total.....	\$ 51,027 60

**Walton County Bank, Social Circle.****OFFICIAL STATEMENT.**

November 16, 1909.

E. L. Newton.....President

J. L. Newton.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,555 56	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	2,000 00	Surplus Fund.....	4,000 00
Overdrafts.....	6,460 43	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,102 71
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	3,987 50	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	25,372 23	Individual Deposits subject to Check	46,569 15
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	13,225 02	Demand Certificates.....	22,505 30
Currency.....	2,682 00	Time Certificates.....	.....
Gold.....	130 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	724 42	Cashier's Checks.....	.....
Checks and Cash Items.....	40 00	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	6,000 00
Shipment.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 105,177 16	Total.....	\$ 105,177 16

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 52,555 56
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	52,555 56	Worthless.....	.....
Total.....	\$ 52,555 56	Total.....	\$ 52,555 56

**Bank of Soperton, Soperton.****BANK EXAMINER'S REPORT.**

September 11, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	2,750 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	3,283 47
Demand Loans.....	1,541 25	Due to Banks and Bankers in this	
Loans and Discounts.....	75,294 33	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	50 25	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	36,870 51
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	6,808 81	Time Certificates.....	39,392 29
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	973 91
State.....	24,910 53	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscouted.....	
other States.....	8,730 79	Bills Payable, including Time Cer-	
Currency.....	3,254 00	tificates representing Borrowed	
Gold.....	130 00	Money.....	25,000 00
Silver, Nickels and Pennies.....	431 38	All other Liabilities.....	
Checks and other Cash Items.....	2,118 84		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 123,270 18	Total.....	\$ 123,270 18

**LOANS AND DISCOUNTS.**

In Suit.....	107 34	Good.....	\$ 76,835 58
In Judgement.....	754 35	Doubtful.....	
Not in Suit.....	75,973 89	Worthless.....	
Total.....	\$ 76,835 58	Total.....	\$ 76,835 58

**Bank of Soperton, Soperton.****OFFICIAL STATEMENT.**

November 16, 1909.

N. L. Gillis.....President J. E. Hall.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 61,030 06	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	600 00	Surplus Fund.....	2,750 00
Overdrafts.....	382 80	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,862 88
Bank.....		Due to Banks and Bankers in this	
Banking House.....	4,000 00	State.....	
Furniture and Fixtures.....	2,863 81	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	30,617 00	Individual Deposits subject to Check	57,994 48
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	13,835 91	Demand Certificates.....	
Currency.....	3,218 00	Time Certificates.....	37,247 47
Gold.....	235 00	Certified Checks.....	
Silver, Nickels and Pennies.....	791 72	Cashier's Checks.....	105 67
Checks and Cash Items.....	386 20	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscouted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton in course of		Money.....	
Shipment.....			
Depositors Guarantee Fund.....			
Total.....	\$ 117,960 50	Total.....	\$ 117,960 50

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 61,458 72
In Judgement.....	793 35	Doubtful.....	171 34
Not in Suit.....	60,836 71	Worthless.....	
Total.....	\$ 61,630 06	Total.....	\$ 61,630 06

**Peoples Bank, Soperton.****BANK EXAMINER'S REPORT.**

September 11, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	158 07
Demand Loans.....	1,121 65	Due to Banks and Bankers in this	
Loans and Discounts.....	45,033 47	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	54 35	States.....	13,000 00
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	37,230 10
Bank.....		Savings Deposits.....	1,427 70
Banking House.....	1,951 05	Demand Certificates.....	
Furniture and Fixtures.....	1,544 12	Time Certificates.....	2,255 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	212 40
State.....	19,403 00	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	6,408 55	Bills Payable, including Time Cer-	
Currency.....	3,790 00	tificates representing Borrowed	
Gold.....		Money.....	15,000 00
Silver, Nickels and Pennies.....	258 59	All other Liabilities.....	
Checks and other Cash Items.....	1,791 39		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,927 10		
<b>Total.....</b>	<b>\$ 84,283 27</b>	<b>Total.....</b>	<b>\$ 84,283 27</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 501 96	Good.....	\$ 45,871 10
In Judgment.....	1,335 31	Doubtful.....	250 00
Not in Suit.....	44,317 85	Worthless.....	34 02
<b>Total.....</b>	<b>\$ 46,155 12</b>	<b>Total.....</b>	<b>\$ 46,155 12</b>

**Peoples Bank, Soperton.****OFFICIAL STATEMENT.**

November 16, 1909.

W. Mishoe.....Vice-President      R. E. Ward.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 31,086 02	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	5,364 83	Surplus Fund.....	
Overdrafts.....	39 25	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	932 94
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,951 05	State.....	
Furniture and Fixtures.....	1,544 12	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	7,727 44	Individual Deposits subject to Check	44,159 17
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	6,924 02	Demand Certificates.....	
Currency.....	3,290 00	Time Certificates.....	2,751 95
Gold.....	35 00	Certified Checks.....	
Silver, Nickels and Pennies.....	158 57	Cashier's Checks.....	261 14
Checks and Cash Items.....	409 03	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	170 36	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton.....	4,405 51	Money.....	
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 63,105 20</b>	<b>Total.....</b>	<b>\$ 63,105 20</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 163 35	Good.....	\$ 36,171 83
In Judgment.....	1,191 82	Doubtful.....	284 02
Not in Suit.....	35,100 68	Worthless.....	
<b>Total.....</b>	<b>\$ 36,455 85</b>	<b>Total.....</b>	<b>\$ 36,455 85</b>

**Merchants & Farmers Bank, Sparks.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 30,900 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	9,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	936 99
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	84,725 24	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,490 41	States.....	.....
Overdrafts secured by Cotton.....	6,615 57	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	35,041 16
Bank.....	5,000 00	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	2,271 90	Time Certificates.....	9,431 53
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	261 32
State.....	246 62	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	8 25	Bills Payable, including Time Cer-	
Currency.....	1,193 00	tificates representing Borrowed	
Gold.....	.....	Money.....	21,728 49
Silver, Nickels and Pennies.....	293 44	All other Liabilities.....	.....
Checks and other Cash Items.....	4,555 06		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 106,399 49	Total.....	\$ 106,399 49

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 255 33	Good.....	\$ 84,625 24
In Judgment.....	189 95	Doubtful.....	100 00
Not in Suit.....	84,279 96	Worthless.....	.....
Total.....	\$ 84,725 24	Total.....	\$ 84,725 24

**Merchants & Farmers Bank, Sparks.****OFFICIAL STATEMENT.**

November 16, 1909.

F. C. Adams.....President. J. C. Wilson.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 69,641 16	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	14,000 00	Surplus Fund.....	9,000 00
Overdrafts.....	3,054 73	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,680 97
Bank.....	10,000 00	Due to Banks and Bankers in this	
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	2,271 90	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	1,513 59
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	1,113 44	Individual Deposits subject to Check	41,055 07
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	10,026 98	Demand Certificates.....	.....
Currency.....	2,500 00	Time Certificates.....	7,816 63
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	782 89	Cashier's Checks.....	1,096 35
Checks and Cash Items.....	3,500 00	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
Depositors Guarantee Fund.....	.....	Money.....	21,728 49
Total.....	\$ 116,891 10	Total.....	\$ 116,891 10

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ .....
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	.....	Worthless.....	.....
Total.....	\$ .....	Total.....	\$ .....



**Bank of Sparta, Sparta.****BANK EXAMINER'S REPORT.**

December 22, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	4,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,620 88
Demand Loans.....	37,174 43	Due to Banks and Bankers in this	
Loans and Discounts.....	92,845 08	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	7,099 46	States.....	-----
Overdrafts.....	3,999 60	Due Unpaid Dividends.....	104 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	127,612 02
Bank.....	7,660 00	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	5 36
Furniture and Fixtures.....	3,500 00	Time Certificates.....	53,177 67
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	21 90
State.....	51,486 75	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	4,758 36	Bills Payable, including Time Cer-	
Currency.....	3,461 00	tificates representing Borrowed	
Gold.....	297 50	Money.....	-----
Silver, Nickels and Pennies.....	453 26	All other Liabilities.....	-----
Checks and other Cash Items.....	1,306 39		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 214,041 83	Total.....	\$ 214,041 83

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 129,685 16
In Judgment.....	44 98	Doubtful.....	334 35
Not in Suit.....	129,974 52	Worthless.....	-----
Total.....	\$ 130,019 51	Total.....	\$ 130,019 51

**Bank of Sparta, Sparta.****OFFICIAL STATEMENT.**

November 16, 1909.

E. A. Rozier, Sr.....President

J. D. Burnett.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 105,956 36	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	37,685 51	Surplus Fund.....	4,500 00
Overdrafts.....	13,936 63	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,469 88
Bank.....	7,660 00	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	3,500 00	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	104 00
State.....	27,847 44	Individual Deposits subject to Check	117,080 03
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	7,175 94	Demand Certificates.....	5 36
Currency.....	4,183 00	Time Certificates.....	52,577 67
Gold.....	210 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,359 26	Cashier's Checks.....	30 00
Checks and Cash Items.....	951 36	Due to Clearing House.....	-----
Exchanges For the Clearing House		Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Advances on cotton.....	4,792 44	Money.....	12,500 00
Total.....	\$ 215,266 94	Total.....	\$ 215,266 94

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,678 18	Good.....	\$ 143,307 52
In Judgment.....	-----	Doubtful.....	334 35
Not in Suit.....	140,663 69	Worthless.....	-----
Total.....	\$ 143,641 87	Total.....	\$ 143,641 87

**Sparta Savings Bank, Sparta.****BANK EXAMINER'S REPORT.**

December 22, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 23,600 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,561 00
Demand Loans.....	6,266 24	Due to Banks and Bankers in this	-----
Loans and Discounts.....	31,378 42	State.....	7,328 72
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,866 57	States.....	-----
Overdrafts secured by Cotton.....	11,503 10	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	30,042 39
Bank.....	-----	Savings Deposits.....	10,934 64
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,692 09	Time Certificates.....	1,397 13
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	12,682 98	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	5,729 95	Bills Payable, including Time Cer-	-----
Currency.....	3,050 00	tificates representing Borrowed	-----
Gold.....	210 00	Money.....	-----
Silver, Nickels and Pennies.....	229 17	All other Liabilities.....	-----
Checks and other Cash Items.....	255 36		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 74,863 88	Total.....	\$ 74,863 88
LOANS AND DISCOUNTS.			
In Suit.....	-----	Good.....	\$ 37,664 66
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	37,664 66	Worthless.....	-----
Total.....	\$ 37,664 66	Total.....	\$ 37,664 66

**Sparta Savings Bank, Sparta.****OFFICIAL STATEMENT.**

November 16, 1909.

R. W. Moore.....	President	R. E. Wheeler.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,006 41	Capital Stock Paid In.....	\$ 23,600 00
Demand Loans.....	937 83	Surplus Fund.....	-----
Overdrafts.....	1,845 76	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,337 31
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,692 09	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	5,713 76	Individual Deposits subject to Check	34,870 18
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	2,817 99	Demand Certificates.....	-----
Currency.....	2,225 00	Time Certificates.....	2,697 13
Gold.....	10 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	238 68	Cashier's Checks.....	40 00
Checks and Cash Items.....	908 57	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	782 63	tificates representing Borrowed	-----
Cotton Advances.....	16,365 90	Money.....	5,000 00
Total.....	\$ 68,544 62	Total.....	\$ 68,544 62
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 35,944 24
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	35,944 24	Worthless.....	-----
Total.....	\$ 35,944 24	Total.....	\$ 35,944 24

**Bank of Spread, Spread.****BANK EXAMINER'S REPORT.**

December 17, 1909.

Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 6,236 80
Demand Loans..... 2,216 00	Due to Banks and Bankers in this
Loans and Discounts..... 32,148 70	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 16,412 80	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits..... 49,365 34
Banking House..... 2,850 00	Demand Certificates.....
Furniture and Fixtures..... 2,050 00	Time Certificates..... 6,153 60
Other Real Estate..... 2,403 54	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State..... 10,260 72	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 2,816 92	Bills Payable, including Time Cer-
Currency..... 786 00	tificates representing Borrowed
Gold..... 85 00	Money.....
Silver, Nickels and Pennies..... 420 80	All other Liabilities.....
Checks and other Cash Items..... 4,305 35	Discounts on Loans.....
Checks and Exchanges for the Clear-	Premium on Exchange.....
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 76,755 83	Total.....\$ 76,755 83

**LOANS AND DISCOUNTS.**

In Suit.....\$ 914 32	Good.....\$ 34 164 70
In Judgment.....	Doubtful..... 200 00
Not in Suit..... 33,450 38	Worthless.....
Total.....\$ 34,364 70	Total.....\$ 34,364 70

**Bank of Spread, Spread.****OFFICIAL STATEMENT.**

November 16, 1909.

J. T. Neal.....President J. T. Neal, Jr.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 29,631 76	Capital Stock Paid In.....\$ 15,000 00
Demand Loans..... 6,088 55	Surplus Fund.....
Overdrafts..... 3,626 09	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 5,954 91
Bank.....	Due to Banks and Bankers in this
Banking House..... 2,850 00	State.....
Furniture and Fixtures..... 2,050 00	Due to Banks and Bankers in other
Other Real Estate..... 2,403 54	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 7,724 99	Individual Deposits subject to Check
Due from Banks and Bankers in	Demand Certificates..... 41,201 26
other States..... 10,000 67	Time Certificates..... 5,707 85
Currency..... 2,290 00	Certified Checks.....
Gold..... 80 00	Cashier's Checks.....
Silver, Nickels and Pennies..... 528 60	Due to Clearing House.....
Checks and Cash Items..... 589 82	Notes and Bills Rediscounted.....
Exchanges for the Clearing House.....	Bills Payable, including Time Cer-
Profit and Loss.....	tificates representing Borrowed
Interest Paid.....	Money.....
Depositors Guarantee Fund.....	
Total.....\$ 67,864 02	Total.....\$ 67,864 02

**LOANS AND DISCOUNTS.**

In Suit.....\$ 87 13	Good.....\$ 35,425 91
In Judgment.....	Doubtful..... 294 40
Not in Suit..... 35,633 18	Worthless.....
Total.....\$ 35,720 31	Total.....\$ 35,720 31

**Exchange Bank, Springfield.****BANK EXAMINER'S REPORT.**

September 20, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,120 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	101 14
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	1,484 85
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	49,081 17	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	98	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	4 80
Bonds and Stocks owned by the		Individual Deposits subject to Check	18,053 86
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	2,855 55	Demand Certificates.....	.....
Furniture and Fixtures.....	1,184 17	Time Certificates.....	17,173 46
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	1,393 90	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	6,758 91
other States.....	1,309 98	Bills payable, including Time Cer-	
Currency.....	2,207 00	tificates representing Borrowed	
Gold.....	240 00	Money.....	.....
Silver, Nickels and Pennies.....	424 27	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 58,697 02	Total.....	\$ 58,697 02

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 49,081 17
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	49,081 17	Worthless.....	.....
Total.....	\$ .....	Total.....	\$ .....

**Exchange Bank, Springfield.****OFFICIAL STATEMENT.**

November 16, 1909.

C. F. Berry.....President. H. W. McCartney.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 43,912 19	Capital Stock Paid In.....	\$ 15,120 00
Demand Loans.....	3,881 90	Surplus Fund.....	101 14
Overdrafts.....	349 34	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,961 59
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	2,855 55	State.....	.....
Furniture and Fixtures.....	1,373 17	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	4 80
State.....	1,804 20	Individual Deposits subject to Check	18,036 39
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	616 84	Demand Certificates.....	.....
Currency.....	1,136 00	Time Certificates.....	15,775 27
Gold.....	160 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	257 16	Cashier's Checks.....	358 09
Checks and Cash Items.....	45 00	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	5,410 75
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	376 68	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	.....
Shipment.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 56,768 03	Total.....	\$ 56,768 03

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 47,794 09
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	47,794 09	Worthless.....	.....
Total.....	\$ 47,794 09	Total.....	\$ 47,794 09

**Cohutta Banking Co., Spring Place.****BANK EXAMINER'S REPORT.**

December 1, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	46,254 71	penses and Taxes Paid	3,532 63
Demand Loans	8,390 06	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	1,147 18	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	53,475 80
Bank	-----	Savings Deposits	-----
Banking House	-----	Demand Certificates	-----
Furniture and Fixtures	1,647 20	Time Certificates	-----
Other Real Estate	-----	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	-----
State	5,802 58	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	870 31	Bills payable, including Time Cer-	-----
Currency	6,406 00	tificates representing Borrowed	-----
Gold	-----	Money	-----
Silver, Nickels and Pennies	667 89	All other Liabilities	-----
Checks and other Cash Items	822 50		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 72,008 43	Total	\$ 72,008 43

**LOANS AND DISCOUNTS.**

In Suit	\$ 321 09	Good	\$ 54,644 77
In Judgment	-----	Doubtful	-----
Not in Suit	54,323 68	Worthless	-----
Total	\$ 54,644 77	Total	\$ 54,644 77

**Cohutta Banking Co., Spring Place.****OFFICIAL STATEMENT.**

November 16, 1909.

C. N. King.....President. W. Z. Latch.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 39,344 94	Capital Stock Paid In	\$ 15,000 00
Demand Loans	9,196 66	Surplus Fund	-----
Overdrafts	1,834 23	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	3,455 49
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	-----	State	1,153 30
Furniture and Fixtures	1,647 20	Due to Banks and Bankers in other	-----
Other Real Estate	-----	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	8,668 60	Individual Deposits subject to Check	50,620 68
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	1,381 97	Demand Certificates	-----
Currency	6,902 00	Time Certificates	-----
Gold	30 00	Certified Checks	-----
Silver, Nickels and Pennies	408 76	Cashier's Checks	-----
Checks and Cash Items	835 11	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	-----	tificates representing Borrowed	-----
Advances on Cotton in course of	-----	Money	-----
Shipment	-----		
Depositors Guarantee Fund	-----		
Total	\$ 70,229 47	Total	\$ 70,229 47

**LOANS AND DISCOUNTS.**

In Suit	\$ 350 00	Good	\$ 48,541 60
In Judgment	-----	Doubtful	-----
Not in Suit	48,191 60	Worthless	-----
Total	\$ 48,541 60	Total	\$ 48,541 60

**Bank of Statesboro, Statesboro.****BANK EXAMINER'S REPORT.**

September 20, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 75,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	15,415 10
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	221,971 05	State.....	2,234 61
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	89 42	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	124,650 36
Bank.....		Savings Deposits.....	
Banking House.....	14,500 00	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	60,016 46
Other Real Estate.....	800 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	503 53
State.....	35,523 77	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	27,307 48	Bills Payable, including Time Cer-	
Currency.....	10,821 00	tificates representing Borrowed	
Gold.....	175 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	560 66	All other Liabilities.....	
Checks and other Cash Items.....	1,371 68		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 312,820 06	Total.....	\$ 312,820 06

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 901 71	Good.....	\$ 221,871 05
In Judgment.....	437 50	Doubtful.....	
Not in Suit.....	220,531 84	Worthless.....	
Total.....	\$ 221,871 05	Total.....	\$ 221,871 05

**Bank of Statesboro, Statesboro.****OFFICIAL STATEMENT.**

November 16, 1909.

J. L. Coleman.....President S. C. Groover.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 165,882 31	Capital Stock Paid In.....	\$ 75,000 00
Demand Loans.....	33,640 20	Surplus Fund.....	25,000 00
Overdrafts.....	1,113 02	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	14,234 11
Bank.....		Due to Banks and Bankers in this	
Banking House.....	6,000 00	State.....	4,087 84
Furniture and Fixtures.....		Due to Banks and Bankers in other	
Other Real Estate.....	9,770 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	37,046 02	Individual Deposits subject to Check	173,744 74
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	86,887 99	Demand Certificates.....	
Currency.....	11,039 00	Time Certificates.....	65,142 74
Gold.....	135 00	Certified Checks.....	
Silver, Nickels and Pennies.....	589 32	Cashier's Checks.....	266 04
Checks and Cash Items.....	5,363 61	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton in course of		Money.....	
Shipment.....			
Depositors Guarantee Fund.....			
Total.....	\$ 357,475 47	Total.....	\$ 357,475 47

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 199,522 51
In Judgment.....	490 51	Doubtful.....	
Not in Suit.....	199,023 00	Worthless.....	
Total.....	\$ 199,522 51	Total.....	\$ 199,522 51

## Sea Island Bank, Statesboro.

## BANK EXAMINER'S REPORT.

September 20, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	15,782 71
Demand Loans.....	7,077 96	Due to Banks and Bankers in this	.....
Loans and Discounts.....	164,134 01	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	85 40	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	74,007 86
Bank.....	.....	Savings Deposits.....	3,304 24
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	2,700 00	Time Certificates.....	66,818 82
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	240 11
State.....	29,235 20	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	9,168 89	Bills Payable, including Time Cer-	.....
Currency.....	5,581 00	tificates representing Borrowed	.....
Gold.....	15 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	300 55	All other Liabilities.....	.....
Checks and other Cash Items.....	1,655 73		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 219,953 74	Total.....	\$ 219,953 74

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	\$ 171,199 29
In Judgment.....	137 90	Doubtful.....	.....
Not in Suit.....	171,074 07	Worthless.....	12 68
Total.....	\$ 171,211 97	Total.....	\$ 171,211 97

## Sea Island Bank, Statesboro.

## OFFICIAL STATEMENT.

November 16, 1909.

J. F. Brannen.....President

R. F. Donaldson.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 141,866 38	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	52,608 33	Surplus Fund.....	.....
Overdrafts.....	2,725 09	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	16,858 80
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	.....	State.....	.....
Furniture and Fixtures.....	2,700 00	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	41,517 47	Individual Deposits subject to Check	133,475 61
Due from Banks and Bankers in	.....	Savings Deposits.....	3,685 70
other States.....	28,944 25	Demand Certificates.....	.....
Currency.....	11,238 00	Time Certificates.....	80,214 30
Gold.....	165 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	358 11	Cashier's Checks.....	247 94
Checks and Cash Items.....	2,359 72	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Witham Mutual Fire Insurance.....	.....	Bills Payable, including Time Cer-	.....
Profit and Loss.....	.....	tificates representing Borrowed	.....
Interest Paid.....	.....	Money.....	.....
Depositors Guarantee Fund.....	.....		
Total.....	\$ 284,482 35	Total.....	\$ 284,482 35

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	\$ 194,474 71
In Judgment.....	131 93	Doubtful.....	.....
Not in Suit.....	194,342 78	Worthless.....	.....
Total.....	\$ 194,474 71	Total.....	\$ 194,474 71

**Bank of Statham, Statham.****BANK EXAMINER'S REPORT.**

November 1, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	.....	Surplus Fund.....	500 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	41,652 33	penses and Taxes Paid.....	270 95
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	996 00	States.....	.....
Overdrafts secured by Cotton.....	8,625 54	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	44,160 53
Bank.....	1,000 00	Savings Deposits.....	.....
Banking House.....	1,619 00	Demand Certificates.....	.....
Furniture and Fixtures.....	1,961 17	Time Certificates.....	6,830 02
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	1,058 09
State.....	15,184 04	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	4,947 64	Bills Payable, including Time Cer-	.....
Currency.....	1,602 00	tificates representing Borrowed	.....
Gold.....	185 00	Money.....	.....
Silver, Nickels and Pennies.....	32 18	All other Liabilities.....	.....
Checks and other Cash Items.....	12 69		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 77,817 59</b>	<b>Total.....</b>	<b>\$ 77,817 59</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ .....	Good.....	\$ 41,627 33
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	41,652 33	Worthless.....	25 00
<b>Total.....</b>	<b>\$ 41,652 33</b>	<b>Total.....</b>	<b>\$ 41,652 33</b>

**Bank of Statham, Statham.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....President

W. M. Fite.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 36,991 60	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	.....	Surplus Fund.....	500 00
Overdrafts.....	8,466 95	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	413 12
Bank.....	1,000 00	Due to Banks and Bankers in this	.....
Banking House.....	1,619 00	State.....	.....
Furniture and Fixtures.....	1,961 17	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	19,058 45	Individual Deposits subject to Check	41,414 45
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	4,553 30	Demand Certificates.....	.....
Currency.....	5,155 00	Time Certificates.....	7,013 02
Gold.....	425 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	402 57	Cashier's Checks.....	5,293 95
Checks and Cash Items.....	3 50	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositor's Guarantee Fund.....	.....	Money.....	.....
Warehouse.....	.....	Reserved for Taxes.....	.....
<b>Total.....</b>	<b>\$ 79,634 54</b>	<b>Total.....</b>	<b>\$ 79,634 54</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ .....	Good.....	\$ 36,966 60
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	36,991 60	Worthless.....	25 00
<b>Total.....</b>	<b>\$ 36,991 60</b>	<b>Total.....</b>	<b>\$ 36,991 60</b>



**Bank of Stillmore, Stillmore.****BANK EXAMINER'S REPORT.**

September 10, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ 24,571 48	Capital Stock Paid In	25,000 00
Loans on Collateral other than R. E.	4,018 83	Surplus Fund	5,250 00
Loans on Personal Endorsement	7,788 43	Undivided Profits, less Current Expenses and Taxes Paid	1,880 73
Miscellaneous Loans	-----	Due to Banks and Bankers in this State	-----
Demand Loans	-----	Due to Banks and Bankers in other States	-----
Loans and Discounts	-----	Due Unpaid Dividends	-----
Loans on one name party	1,270 74	Individual Deposits subject to Check	8,281 65
Overdrafts, See Schedule	4,352 95	Savings Deposits	-----
Overdrafts secured by Cotton	-----	Demand Certificates	-----
Bonds and Stocks owned by the Bank	-----	Time Certificates	800 00
Banking House	1,155 26	Certified Checks	-----
Furniture and Fixtures	1,546 42	Cashier's Checks	-----
Other Real Estate	-----	Due to Clearing House	-----
Due from Banks and Bankers in this State	5,878 21	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in other States	80 28	Bills Payable, including Time Certificates representing Borrowed Money	15,000 00
Currency	831 00	All other Liabilities	-----
Gold	20 00		
Silver, Nickels and Pennies	275 20		
Checks and other Cash Items	140 63		
Checks and Exchanges for the Clearing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
Other Resources	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 56,212 38</b>	<b>Total</b>	<b>\$ 56,212 38</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 225 00	Good	\$ 41,942 03
In Judgment	77 60	Doubtful	10 40
Not in Suit	41,649 83	Worthless	-----
<b>Total</b>	<b>\$ 41,952 43</b>	<b>Total</b>	<b>\$ 41,952 43</b>

**Bank of Stillmore, Stillmore.****OFFICIAL STATEMENT.**

November 16, 1909.

E. A. Edenfield..... President. O. V. Spear..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 34,567 10	Capital Stock Paid In	\$ 25,000 00
Demand Loans	-----	Surplus Fund	5,250 00
Overdrafts	3,706 04	Undivided Profits, less Current Expenses and Taxes Paid	1,688 86
Bonds and Stocks owned by the Bank	-----	Due to Banks and Bankers in this State	-----
Banking House	1,155 26	Due to Banks and Bankers in other States	-----
Furniture and Fixtures	1,559 17	Due Unpaid Dividends	-----
Other Real Estate	-----	Individual Deposits subject to Check	10,454 44
Due from Banks and Bankers in this State	6,809 32	Savings Deposits	-----
Due from Banks and Bankers in other States	400 44	Demand Certificates	-----
Currency	4,190 00	Time Certificates	100 00
Gold	5 00	Certified Checks	-----
Silver, Nickels and Pennies	362 23	Cashier's Checks	261 26
Checks and Cash Items	-----	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Certificates representing Borrowed Money	10,000 00
Interest Paid	-----		
Depositors Guarantee Fund	-----		
<b>Total</b>	<b>\$ 52,754 56</b>	<b>Total</b>	<b>\$ 52,754 56</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 259 88	Good	\$ 34,543 70
In Judgment	35 80	Doubtful	23 40
Not in Suit	34,271 42	Worthless	-----
<b>Total</b>	<b>\$ 34,567 10</b>	<b>Total</b>	<b>\$ 34,567 10</b>

**Bank of Stockbridge, Stockbridge.****BANK EXAMINER'S REPORT.**

July 15, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 16,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	3,934 52
Demand Loans.....	2,525 14	Due to Banks and Bankers in this	
Loans and Discounts.....	49,916 84	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	142 72	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	27,891 73
Bank.....	1,400 00	Savings Deposits.....	
Banking House.....	2,169 00	Demand Certificates.....	
Furniture and Fixtures.....	1,531 80	Time Certificates.....	19,038 07
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	18 15
State.....	11,185 19	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	4,172 41	Bills payable, including Time Cer-	
Currency.....	426 00	tificates representing Borrowed	
Gold.....	187 50	Money.....	10,000 00
Silver, Nickels and Pennies.....	208 68	All other Liabilities.....	
Checks and other Cash Items.....	158 03	Discount and Interest.....	
Checks and Exchanges for the Clear-		Exchange.....	
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,879 16		
Total.....	\$ 76,882 47	Total.....	\$ 76,882 47

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 52,441 98
In Judgment.....		Doubtful.....	
Not in Suit.....	54,441 98	Worthless.....	
Total.....	\$	Total.....	\$

**Bank of Stockbridge, Stockbridge.****OFFICIAL STATEMENT.**

November 16, 1909.

G. W. Morris..... President      C. M. Power..... Cashier.

RESOURCES.		LIABILITIES	
Loans and Discounts.....	\$ 46,290 24	Capital Stock Paid In.....	\$ 16,000 00
Demand Loans.....	6,301 00	Surplus Fund.....	
Overdrafts.....	37,109 23	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,345 53
Bank.....	1,400 00	Due to Banks and Bankers in this	
Banking House.....	2,169 00	State.....	
Furniture and Fixtures.....	1,531 80	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	6,166 89	Individual Deposits subject to Check	62,828 06
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	3,126 79	Demand Certificates.....	
Currency.....	2,648 00	Time Certificates.....	26,076 90
Gold.....	2 50	Certified Checks.....	
Silver, Nickels and Pennies.....	27 78	Cashier's Checks.....	229 82
Checks and Cash Items.....	827 92	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advances on Cotton in course of		Money.....	
Shipment.....			
Depositors Guarantee Fund.....	2,879 16		
Total.....	\$ 110,480 31	Total.....	\$ 110,480 31

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 52,591 24
In Judgment.....		Doubtful.....	
Not in Suit.....	52,591 24	Worthless.....	
Total.....	\$ 52,591 24	Total.....	\$ 52,591 24

## Stone Mountain Bank, Stone Mountain.

## BANK EXAMINER'S REPORT.

November 30, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	40,210 94	penses and Taxes Paid.....	4,684 09
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	685 20	States.....	.....
Overdrafts secured by Cotton	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	48,424 56
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	2,500 00	Demand Certificates.....	.....
Furniture and Fixtures.....	1,500 00	Time Certificates.....	4,492 19
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	23,329 47	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	1,521 85	Bills Payable, including Time Cer-	.....
Currency.....	2,438 00	tificates representing Borrowed	.....
Gold.....	150 00	Money.....	.....
Silver, Nickels and Pennies.....	265 38	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 72,600 84	Total.....	\$ 72,600 84

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	\$ 40,210 94
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	40,210 94	Worthless.....	.....
Total.....	\$ 40,210 94	Total.....	\$ 40,210 94

## Stone Mountain Bank, Stone Mountain.

## OFFICIAL STATEMENT.

November 16, 1909.

J. O. Norris.....President.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,845 90	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts.....	766 92	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	4,402 05
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	2,500 00	State.....	.....
Furniture and Fixtures.....	1,500 00	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	12,327 38	Individual Deposits subject to Check	40,340 63
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	5,731 82	Demand Certificates.....	.....
Currency.....	3,600 00	Time Certificates.....	5,292 19
Gold.....	140 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	622 85	Cashier's Checks.....	.....
Checks and Cash Items.....	.....	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Advances on Cotton in course of	.....	Money.....	.....
Shipment.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 65,034 87	Total.....	\$ 65,034 87

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	37,845 90
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	37,845 90	Worthless.....	.....
Total.....	\$ 37,845 90	Total.....	\$ 37,845 90

**Bank of Commerce, Summerville.****BANK EXAMINER'S REPORT.**

November 27, 1909.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	20,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	4,500 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	3,290 18
Miscellaneous Loans.....	.....	Due to Banks and Bankers in this State.....	996 21
Demand Loans.....	12,168 30	Due to Banks and Bankers in other States.....	.....
Loans and Discounts.....	42,485 06	Due Unpaid Dividends.....	.....
Loans on one name party.....	.....	Individual Deposits subject to Check Savings Deposits.....	50,650 16
Overdrafts, See Schedule.....	3,410 50	Demand Certificates.....	.....
Overdrafts secured by Cotton.....	.....	Time Certificates.....	5,647 86
Bonds and Stocks owned by the Bank.....	.....	Certified Checks.....	.....
Banking House.....	.....	Cashier's Checks.....	.....
Furniture and Fixtures.....	1,002 50	Due to Clearing House.....	.....
Other Real Estate.....	.....	Notes and Bills Rediscounted.....	2,000 00
Due from Banks and Bankers in this State.....	21,129 45	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Due from Banks and Bankers in other States.....	2,775 17	All other Liabilities.....	.....
Currency.....	2,004 00		
Gold.....	560 00		
Silver, Nickels and Pennies.....	447 03		
Checks and other Cash Items.....	499 00		
Checks and Exchanges for the Clearing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	513 40		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 87,084 41</b>	<b>Total.....</b>	<b>\$ 87,084 41</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 54,653 36
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	54,653 36	Worthless.....	.....
<b>Total.....</b>	<b>\$ 54,653 36</b>	<b>Total.....</b>	<b>\$ .....</b>

**Bank of Commerce, Summerville.****OFFICIAL STATEMENT.**

November 16, 1909.

C. C. Cleghorn..... President      N. K. Bitting..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 52,840 53	Capital Stock Paid In.....	\$ 20,000 00
Demand Loans.....	8,547 73	Surplus Fund.....	4,500 00
Overdrafts.....	3,410 50	Undivided Profits, less Current Expenses and Taxes Paid.....	3,246 13
Bonds and Stocks owned by the Bank.....	.....	Due to Banks and Bankers in this State.....	715 70
Banking House.....	.....	Due to Banks and Bankers in other States.....	220 95
Furniture and Fixtures.....	1,002 50	Due Unpaid Dividends.....	.....
Other Real Estate.....	.....	Individual Deposits subject to Check Demand Certificates.....	55,109 62
Due from Banks and Bankers in this State.....	16,676 66	Cashier's Checks.....	5,647 86
Due from Banks and Bankers in other States.....	2,638 70	Due to Clearing House.....	.....
Currency.....	5,125 00	Notes and Bills Rediscounted.....	2,000 00
Gold.....	545 00	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Silver, Nickels and Pennies.....	340 24	Savings Deposits.....	.....
Checks and Cash Items.....	.....	Reserve Account.....	.....
Exchanges for the Clearing House.....	.....	Discounts and Exchange.....	.....
Profit and Loss.....	.....		
Interest Paid.....	513 40		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 91,440 26</b>	<b>Total.....</b>	<b>\$ 91,440 26</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 61,188 26
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	61,188 26	Worthless.....	.....
<b>Total.....</b>	<b>\$ .....</b>	<b>Total.....</b>	<b>\$ .....</b>

**Chattooga County Bank, Summerville.****BANK EXAMINER'S REPORT.**

November 27, 1909.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	3,439 50
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,756 85
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	64,379 17	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,933 89	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	64,894 29
Bank.....		Savings Deposits.....	
Banking House.....	2,950 47	Demand Certificates.....	
Furniture and Fixtures.....	3,017 91	Time Certificates.....	19,404 47
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	12,912 37	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	36,719 17	Bills Payable, including Time Cer-	
Currency.....	5,323 00	tificates representing Borrowed	
Gold.....	250 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	527 30	All other Liabilities.....	
Checks and other Cash Items.....	481 83		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 130,495 11	Total.....	\$ 130,495 11

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 217 50	Good.....	\$ 64,379 17
In Judgment.....		Doubtful.....	
Not in Suit.....	64,162 67	Worthless.....	
Total.....	\$ 64,379 17	Total.....	\$ 64,379 17

**Chattooga County Bank, Summerville.****OFFICIAL STATEMENT.**

November 16, 1909.

Jno. D. Taylor.....	President	J. H. Edge.....	Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 66,259 23	Capital Stock Paid in.....	\$ 30,000 00
Demand Loans.....	8,000 00	Surplus Fund.....	3,439 50
Overdrafts.....	3,956 65	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,162 24
Bank.....		Due to Banks and Bankers in this	
Banking House.....	2,950 47	State.....	
Furniture and Fixtures.....	3,017 91	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	4,655 60	Individual Deposits subject to Check	58,956 91
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	20,635 74	Demand Certificates.....	
Currency.....	3,577 00	Time Certificates.....	18,104 47
Gold.....	675 00	Certified Checks.....	
Silver, Nickels and Pennies.....	399 71	Cashier's Checks.....	409 87
Checks and Cash Items.....	527 50	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	508 09	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	10,000 00
Total.....	\$ 124,162 90	Total.....	\$ 124,162 90

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 66,259 23
In Judgment.....		Doubtful.....	
Not in Suit.....	66,259 23	Worthless.....	
Total.....	\$ 66,259 23	Total.....	\$ 66,259 23

**Peoples Bank, Summit.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	2,342 61	Surplus Fund.....	
Loans on Personal Endorsement.....	116,219 15	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	20,978 65
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....	3,823 46	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	30,462 27
Bank.....		Savings Deposits.....	
Banking House.....	6,300 00	Demand Certificates.....	
Furniture and Fixtures.....	1,914 00	Time Certificates.....	44,212 53
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	463 50
State.....	8,037 07	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	10,370 96	Bills Payable, including Time Cer-	
Currency.....	4,022 00	tificates representing Borrowed	
Gold.....	2,051 00	Money.....	35,000 00
Silver, Nickels and Pennies.....	720 49	All other Liabilities.....	
Checks and other Cash Items.....	316 21		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 156,116 95	Total.....	\$ 156,116 95

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,700 00	Good.....	\$ 122,385 22
In Judgment.....	599 57	Doubtful.....	
Not in Suit.....	120,085 65	Worthless.....	
Total.....	\$ 122,385 22	Total.....	\$ 122,385 22

**Peoples Bank, Summit.****OFFICIAL STATEMENT.**

November 16, 1909.

J. A. Jones.....President S. J. Flanders.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 95,433 34	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes paid.....	24,083 48
Bank.....		Due to Banks and Bankers in this	
Banking House.....	6,300 00	State.....	
Furniture and Fixtures.....	1,914 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	17,309 94	Individual Deposits subject to Check	51,379 21
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	11,804 23	Demand Certificates.....	
Currency.....	1,942 00	Time Certificates.....	37,469 62
Gold.....	2,136 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,181 86	Cashier's Checks.....	601 50
Checks and Cash Items.....	512 44	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 138,533 81	Total.....	\$ 138,533 81

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,876 10	Good.....	\$ 95,433 34
In Judgment.....	287 87	Doubtful.....	
Not in Suit.....	93,270 37	Worthless.....	
Total.....	\$ 95,433 34	Total.....	\$ 95,433 34

**Bank of Emanuel, Swainsboro.****BANK EXAMINER'S REPORT.**

September 15, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 4,922 50	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.	7,140 29	Surplus Fund.....	-----
Loans on Personal Endorsement.....	79,262 51	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,065 04
Demand Loans.....	7,619 22	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	1,000 00	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	1,501 26	States.....	-----
Overdrafts secured by Cotton.....	21,772 44	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	63,899 77
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	30,791 63	Demand Certificates.....	-----
Furniture and Fixtures.....	7,409 85	Time Certificates.....	53,151 85
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	18,753 55	Cashier's Checks.....	337 64
State.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in	8,419 82	Notes and Bills Rediscounted.....	-----
other States.....	-----	Bills Payable, including Time Cer-	-----
Currency.....	5,365 00	tificates representing Borrowed	-----
Gold.....	525 00	Money.....	25,000 00
Silver, Nickels and Pennies.....	698 48	All other Liabilities.....	-----
Checks and other Cash Items.....	272 75	Now Cashed Out.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
<b>Total.....</b>	<b>\$ 195,454 30</b>	<b>Total.....</b>	<b>\$ 195,454 30</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,642 37	Good.....	\$ 99,844 52
In Judgment.....	-----	Doubtful.....	100 00
Not in Suit.....	97,302 15	Worthless.....	-----
<b>Total.....</b>	<b>\$ 99,944 52</b>	<b>Total.....</b>	<b>\$ 99,944 52</b>

**Bank of Emanuel, Swainsboro.****OFFICIAL STATEMENT.**

November 16, 1909.

A. D. Coleman.....President      W. H. Proctor.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 73,043 84	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	4,692 74	Surplus Fund.....	-----
Overdrafts.....	9,125 33	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	7,048 10
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	30,979 65	State.....	-----
Furniture and Fixtures.....	7,414 60	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	45,419 47	Due Unpaid Dividends.....	-----
State.....	-----	Individual Deposits subject to Check	74,748 28
Due from Banks and Bankers in	11,359 22	Savings Deposits.....	-----
other States.....	-----	Demand Certificates.....	-----
Currency.....	6,427 00	Time Certificates.....	62,471 85
Gold.....	550 00	Certified Checks.....	87 14
Silver, Nickels and Pennies.....	662 92	Cashier's Checks.....	242 54
Checks and Cash Items.....	2,830 29	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	2,092 85	tificates representing Borrowed	-----
Accounts Receivable.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$</b>	<b>Total.....</b>	<b>\$</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 77,636 58
In Judgment.....	22,200 43	Doubtful.....	-----
Not in Suit.....	75,536 15	Worthless.....	100 00
<b>Total.....</b>	<b>\$ 77,736 58</b>	<b>Total.....</b>	<b>\$ 77,736 58</b>

**Citizens Bank, Swainsboro.****BANK EXAMINER'S REPORT.**

September 16, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 11,370 00	Capital Stock Paid In.....	\$ 20,400 00
Loans on Collateral other than R. E.....	28,145 39	Surplus Fund.....	-----
Loans on Personal Endorsement.....	83,523 52	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	30,068 55
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	3,004 50	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	6,904 08	States.....	-----
Overdrafts secured by Cotton.....	29,923 47	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	85,566 45
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	8,014 53	Demand Certificates.....	-----
Furniture and Fixtures.....	2,101 44	Time Certificates.....	39,840 51
Other Real Estate.....	3,523 66	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,629 30
State.....	12,258 10	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	4,607 54	Bills Payable, including Time Cer-	-----
Currency.....	692 00	tificates representing Borrowed	-----
Gold.....	65 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	837 95	All other Liabilities.....	-----
Checks and other Cash Items.....	2,533 63		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 197,504 81	Total.....	\$ 197,504 81

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,788 99	Good.....	\$ 125,943 41
In Judgment.....	-----	Doubtful.....	100 00
Not in Suit.....	121,274 42	Worthless.....	-----
Total.....	\$ 126,043 41	Total.....	\$ 126,043 41

**Citizens Bank, Swainsboro.****OFFICIAL STATEMENT.**

November 16, 1909.

J. A. Coleman.....President

Homer D. Strickland.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 111,195 78	Capital Stock Paid In.....	\$ 20,400 00
Demand Loans.....	12,448 66	Surplus Fund.....	-----
Overdrafts.....	11,839 54	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	32,085 14
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	8,014 53	State.....	-----
Furniture and Fixtures.....	2,136 03	Due to Banks and Bankers in other	-----
Other Real Estate.....	3,524 66	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	70,810 64	Individual Deposits subject to Check	132,395 32
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	9,879 44	Demand Certificates.....	-----
Currency.....	7,073 00	Time Certificates.....	51,752 51
Gold.....	270 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,750 48	Cashier's Checks.....	3,406 42
Checks and Cash Items.....	1,096 63	Due to Clearing House.....	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 240,039 39	Total.....	\$ 240,039 39

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 4,273 86	Good.....	\$ 133,544 44
In Judgment.....	-----	Doubtful.....	100 00
Not in Suit.....	129,370 58	Worthless.....	-----
Total.....	\$ 133,644 44	Total.....	\$ 133,644 44



**Bank of Sycamore, Sycamore.****BANK EXAMINER'S REPORT.**

September 30, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	984 58	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	33,189 86
Bank.....		Savings Deposits.....	
Banking House.....	1,320 00	Demand Certificates.....	
Furniture and Fixtures.....	985 01	Time Certificates.....	680 13
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	460 71
State.....	36,245 05	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	6,184 92	Bills Payable, including Time Cer-	
Currency.....	1,993 00	tificates representing Borrowed	
Gold.....	40 00	Money.....	
Silver, Nickels and Pennies.....	910 99	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....	667 15		
All other Resources.....			
Bonus Dep. with Clearing House.....			
Total.....	\$ 49,330 70	Total.....	\$ 49,330 70

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 984 58
In Judgment.....		Doubtful.....	
Not in Suit.....	984 58	Worthless.....	
Total.....	\$ 984 58	Total.....	\$ 984 58

**Bank of Sycamore, Sycamore.****OFFICIAL STATEMENT.**

November 16, 1909.

W. D. Fountain.....President L. J. Brown.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 8,886 46	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	190 55	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,320 00	State.....	
Furniture and Fixtures.....	2,047 11	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	20,901 66	Individual Deposits subject to Check	28,664 93
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	8,323 48	Demand Certificates.....	
Currency.....	2,231 00	Time Certificates.....	790 65
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	516 73	Cashier's Checks.....	520 20
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	558 79	Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Advanced on Cotton.....		Money.....	
Total.....	\$ 44,975 78	Total.....	\$ 44,975 78

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 8,886 46
In Judgment.....		Doubtful.....	
Not in Suit.....	8,886 46	Worthless.....	
Total.....	\$ 8,886 46	Total.....	\$ 8,886 46

**Citizens Bank, Sylvania.****BANK EXAMINER'S REPORT.**

September 20, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	744 31
Demand Loans.....	3,162 79	Due to Banks and Bankers in this	
Loans and Discounts.....	106,904 06	State.....	1,486 44
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	65,237 79
Bank.....	7,000 00	Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	2,031 22	Time Certificates.....	27,953 98
Other Real Estate.....	5,500 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	125 93
State.....	33,762 48	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,162 10	Bills Payable, including Time Cer-	
Currency.....	4,819 00	tificates representing Borrowed	
Gold.....	357 50	Money.....	50,000 00
Silver, Nickels, and Pennies.....	491 02	All other Liabilities.....	
Checks and other Cash Items.....	3,358 28		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 170,548 45	Total.....	\$ 170,548 45

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 752 35	Good.....	\$ 110,011 85
In Judgment.....		Doubtful.....	55 00
Not in Suit.....	109,914 50	Worthless.....	
Total.....	\$ 110,066 85	Total.....	\$ 110,066 85

**Citizens Bank, Sylvania.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Oct. 20, 1905.

Begun Business Jan. 1, 1906.

W. J. Walker..... President

J. C. Overstreet..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 89,247 83	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	6,902 59	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,426 55
Bank.....	7,000 00	Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	2,031 22	Due to Banks and Bankers in other	
Other Real Estate.....	5,500 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	24,815 84	Individual Deposits subject to Check	83,396 90
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,594 33	Demand Certificates.....	
Currency.....	3,436 00	Time Certificates.....	30,022 76
Gold.....	702 50	Certified Checks.....	
Silver, Nickels and Pennies.....	542 96	Cashier's Checks.....	516 60
Checks and Cash Items.....	16,811 68	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	19 90	Bills Payable, including Time Cer-	
Interest Paid.....	2,757 96	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	20,000 00
Total.....	\$ 162,362 81	Total.....	\$ 162,362 81

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 130 00	Good.....	\$ 95,960 42
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	60 00
Total.....	\$ 130 00	Total.....	\$ 96,020 42

**Screven County Bank, Sylvania.****BANK EXAMINER'S REPORT.**

September 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	29,653 52
Demand Loans.....	1,235 38	Due to Banks and Bankers in this	-----
Loans and Discounts.....	149,966 60	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	71,365 05
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	1,057 42	Time Certificates.....	19,371 87
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	405 26
State.....	15,560 55	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	7,736 90	Bills Payable, including Time Cer-	-----
Currency.....	9,175 00	tificates representing Borrowed	-----
Gold.....	2,855 00	Money.....	45,000 00
Silver, Nickels and Pennies.....	1,299 93	All other Liabilities.....	-----
Checks and other Cash Items.....	1,908 92	Overs and Shorts.....	-----
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$190,795 70	Total.....	\$ 190,795 70

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 151,056 98
In Judgment.....	642 58	Doubtful.....	145 00
Not in Suit.....	150,559 40	Worthless.....	-----
Total.....	\$151,201 98	Total.....	\$ 151,201 98

**Screven County Bank, Sylvania.****OFFICIAL STATEMENT.**

November 16, 1909.

L. H. Hilton.....President

W. P. Williams.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$126,306 85	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	3,500 00	Surplus Fund.....	-----
Overdrafts.....	-----	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	32,048 33
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	1,057 42	Due to Banks and Bankers in other	-----
Other Real Estate.....	2,245 68	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	22,055 99	Individual Deposits subject to Check	93,358 24
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	9,971 83	Demand Certificates.....	-----
Currency.....	11,562 00	Time Certificates.....	23,169 94
Gold.....	265 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	674 13	Cashier's Checks.....	71 04
Checks and Cash Items.....	4,082 47	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	20 45	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	1,896 73	Bills Payable, including Time Cer-	-----
Depositors Guarantee Fund.....	-----	tificates representing Borrowed	-----
		Money.....	10,000 00
Total.....	\$183,647 55	Total.....	\$ 183,647 55

**LOANS AND DISCOUNTS.**

In Suit.....	\$-----	Good.....	\$ 129,661 85
In Judgment.....	516 35	Doubtful.....	145 00
Not in Suit.....	129,290 50	Worthless.....	-----
Total.....	\$129,806 85	Total.....	\$ 129,806 85

**Sylvester Banking Co., Sylvester.****BANK EXAMINER'S REPORT.**

October 23, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	126,596 48	penses and Taxes Paid.....	33,670 68
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	814 29	States.....	
Overdrafts secured by Cotton.....	13,146 85	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	317,069 59
Bank.....		Savings Deposits.....	
Banking House.....	7,250 00	Demand Certificates.....	
Furniture and Fixtures.....	4,880 00	Time Certificates.....	35,781 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	777 90
State.....	233,034 94	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	94,020 22	Bills Payable, including Time Cer-	
Currency.....	6,654 00	tificates representing Borrowed	
Gold.....	200 00	Money.....	
Silver, Nickels and Pennies.....	688 64	All other Liabilities.....	
Checks and other Cash Items.....	13 75		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Dividends declared but not paid.....			
Total.....	\$ 487,299 17	Total.....	\$ 487,299 17

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 126,596 48
In Judgment.....		Doubtful.....	
Not in Suit.....	126,596 48	Worthless.....	
Total.....	\$ 126,596 48	Total.....	\$ 126,596 48

**Sylvester Banking Co., Sylvester.****OFFICIAL STATEMENT.**

November 16, 1909.

G. G. Ford.....President

J. H. Westberry.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 124,860 47	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	31,727 46	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	35,295 17
Bank.....		Due to Banks and Bankers in this	
Banking House.....	7,250 00	State.....	
Furniture and Fixtures.....	4,880 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	244,099 42	Individual Deposits subject to Check	331,083 57
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	81,159 87	Demand Certificates.....	
Currency.....	5,120 00	Time Certificates.....	34,844 85
Gold.....	300 00	Certified Checks.....	13 00
Silver, Nickels and Pennies.....	2,279 42	Cashier's Checks.....	440 05
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 501,676 64	Total.....	\$ 501,676 64

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 124,860 47
In Judgment.....		Doubtful.....	
Not in Suit.....	124,860 47	Worthless.....	
Total.....	\$ 124,860 47	Total.....	\$ 124,860 47

**Bank of Talbotton, Talbotton.****BANK EXAMINER'S REPORT.**

October 25, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,901 27
Demand Loans.....	2,176 05	Due to Banks and Bankers in this	-----
Loans and Discounts.....	41,267 77	State.....	421 88
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	113 80	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	27,736 41
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	4,660 93	Demand Certificates.....	-----
Furniture and Fixtures.....	2,798 16	Time Certificates.....	5,029 38
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	5,365 64	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	5,748 52	Bills Payable, including Time Cer-	-----
Currency.....	7,737 00	tificates representing Borrowed	-----
Gold.....	370 00	Money.....	13,000 00
Silver, Nickels and Pennies.....	305 84	All other Liabilities.....	-----
Checks and other Cash Items.....	399 51		
Checks and Exchanges for the Clear-	-----		
ing House.....	2,145 72		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 73,088 94	Total.....	\$ 73,088 94

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 2,123 19	Good.....	\$ 43,443 82
In Judgment.....	87 08	Doubtful.....	-----
Not in Suit.....	41,233 55	Worthless.....	-----
Total.....	\$ 43,443 82	Total.....	\$ 43,443 82

**Bank of Talbotton, Talbotton.****OFFICIAL STATEMENT.**

November 16, 1909.

R. G. Jordan.....	President.	T. N. Beall.....	Asst. Cashier.
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 41,063 34	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	2,638 15	Surplus Fund.....	-----
Overdrafts.....	110 20	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,293 97
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	4,660 93	State.....	-----
Furniture and Fixtures.....	2,798 16	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	4,646 07	Individual Deposits subject to Check	32,264 58
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	7,888 01	Demand Certificates.....	4,649 38
Currency.....	1,869 00	Time Certificates.....	-----
Gold.....	60 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	783 38	Cashier's Checks.....	-----
Checks and Cash Items.....	253 20	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	940 49	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	2,500 0
Total.....	\$ 67,707 93	Total.....	\$ 67,707 93

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 460 00	Good.....	\$ 42,701 49
In Judgment.....	84 00	Doubtful.....	1,000 00
Not in Suit.....	43,157 49	Worthless.....	-----
Total.....	\$ 43,701 49	Total.....	\$ 43,701 49

**Peoples Bank, Talbotton.****BANK EXAMINER'S REPORT.**

October 23, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	10,455 21
Demand Loans.....	915 00	Due to Banks and Bankers in this	
Loans and Discounts.....	77,813 86	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	41 52	States.....	.....
Overdrafts secured by Cotton	.....	Due Unpaid Dividends.....	.....
Bonds and stocks owned by the	.....	Individual Deposits subject to Check	115,898 69
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	4,735 63	Demand Certificates.....	.....
Furniture and Fixtures.....	3,055 98	Time Certificates.....	24,717 56
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	69 00
State.....	56,343 88	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	19,202 54	Bills Payable, including Time Cer-	.....
Currency.....	4,749 00	tificates representing Borrowed	.....
Gold.....	70 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	919 94	All other Liabilities.....	.....
Checks and other Cash Items.....	244 55		
Checks and Exchanges for the Clear-	.....		
ing House.....	16,748 25		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	2,810 81		
Total.....	\$ 187,650 96	Total.....	\$ 187,650 96

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 40 12	Good.....	\$ 77,728 86
In Judgment.....	.....	Doubtful.....	1,000 00
Not in Suit.....	78,688 74	Worthless.....	.....
Total.....	\$ 78,728 86	Total.....	\$ 78,728 86

**Peoples Bank, Talbotton.****OFFICIAL STATEMENT.**

November 16, 1909.

T. H. Person.....President      A. P. Persons.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 67,611 42	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	541 20	Surplus Fund.....	1,000 00
Overdrafts.....	217 56	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	11,205 05
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	4,735 63	State.....	.....
Furniture and Fixtures.....	3,055 98	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	69 00
State.....	48,445 04	Individual Deposits subject to Check	103,330 97
Due from Banks and Bankers in	.....	Time Certificates.....	24,469 56
other States.....	21,112 48	Certified Checks.....	.....
Currency.....	4,467 00	Cashier's Checks.....	205 37
Gold.....	50 00	Due to Clearing House.....	.....
Silver, Nickels and Pennies.....	1,981 42	Interest and Discount.....	.....
Checks and Cash Items.....	478 62	Savings Account.....	.....
Interest Paid.....	253 00	Exchange.....	.....
Insurance Fund.....	.....	Long.....	69 85
Paid for Cotton for Shipment	12,400 45		
Taxes Paid.....	.....		
Total.....	\$ 165,349 80	Total.....	\$ 165,349 80

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 40 12	Good.....	\$ 67,152 62
Transferred Tax fi fas.....	105 59	Doubtful.....	1,000 00
Not in Suit.....	68,006 91	Worthless.....	.....
Total.....	\$ 68,152 62	Total.....	\$ 68,152 62

**Bank of Tallapoosa, Tallapoosa.****BANK EXAMINER'S REPORT.**

November 10, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	\$ 24,700 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,112 84
Demand Loans.....	554 84	Due to Banks and Bankers in this	
Loans and Discounts.....	70,861 14	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	96 97	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	35,343 03
Bank.....		Savings Deposits.....	3,818 44
Banking House.....	5,000 00	Demand Certificates.....	
Furniture and Fixtures.....	1,315 50	Time Certificates.....	3,999 13
Other Real Estate.....		Certified Checks.....	16 67
Due from Banks and Bankers in this		Cashier's Checks.....	265 25
State.....	3,823 29	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	13,088 90
other States.....	4,494 04	Bills Payable, including Time Cer-	
Currency.....	4,377 00	tificates representing Borrowed	
Gold.....	320 00	Money.....	9,500 00
Silver, Nickels and Pennies.....	924 48	All other Liabilities.....	
Checks and other Cash Items.....	77 00		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 91,844 26	Total.....	\$ 91,844 26
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 71,415 98
In Judgment.....		Doubtful.....	
Not in Suit.....	71,415 98	Worthless.....	
Total.....	\$ 71,415 98	Total.....	\$ 71,415 98

**Bank of Tallapoosa, Tallapoosa.****OFFICIAL STATEMENT.**

November 16, 1909.

H. A. Jackson.....President W. K. Hewett.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 67,188 59	Capital Stock Paid In.....	\$ 24,700 00
Demand Loans.....	554 84	Surplus Fund.....	
Overdrafts.....	199 05	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,456 17
Bank.....		Due to Banks and Bankers in this	
Banking House.....	5,000 00	State.....	
Furniture and Fixtures.....	1,531 50	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	2,136 70	Individual Deposits subject to Check	40,167 14
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	4,771 10	Demand Certificates.....	
Currency.....	3,261 00	Time Certificates.....	3,843 13
Gold.....	335 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,064 99	Cashier's Checks.....	345 62
Checks and Cash Items.....	56 15	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	11,188 90
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	318 04	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	4,500 00
Total.....	\$ 86,200 96	Total.....	\$ 86,200 96
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 67,743 43
In Judgment.....		Doubtful.....	
Not in Suit.....	67,743 43	Worthless.....	
Total.....	\$ 67,743 43	Total.....	\$ 67,743 43

**Farmers & Merchants Bank, Tallapoosa.****BANK EXAMINER'S REPORT.**

November 10, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,605 64
Demand Loans.....	2,383 40	Due to Banks and Bankers in this	
Loans and Discounts.....	54,461 69	State.....	7,000 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	38,843 57
Bank.....		Savings Deposits.....	
Banking House.....	3,639 50	Demand Certificates.....	
Furniture and Fixtures.....	1,916 18	Time Certificates.....	10,906 70
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	223 26
State.....	6,614 53	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,078 44	Bills Payable, including Time Cer-	
Currency.....	5,487 00	tificates representing Borrowed	
Gold.....	585 00	Money.....	4,950 00
Silver, Nickels and Pennies.....	109 20	All other Liabilities.....	
Checks and other Cash Items.....	253 53		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 78,529 17	Total.....	\$ 78,529 17

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 586 80	Good.....	\$ 56,845 09
In Judgment.....	12 50	Doubtful.....	
Not in Suit.....	56,246 79	Worthless.....	
Total.....	\$ 56,845 09	Total.....	\$ 56,845 09

**Farmers & Merchants Bank, Tallapoosa.****OFFICIAL STATEMENT.**

November 16, 1909.

W. W. Summerlin.....President.

P. E. Baxley.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 57,012 73	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	4,045 00	Surplus Fund.....	
Overdrafts.....	169 49	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,389 62
Bank.....		Due to Banks and Bankers in this	
Banking House.....	3,639 50	State.....	
Furniture and Fixtures.....	1,916 88	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	3,756 28	Individual Deposits subject to Check	38,837 03
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,653 36	Demand Certificates.....	
Currency.....	4,698 00	Time Certificates.....	10,752 95
Gold.....	580 00	Certified Checks.....	
Silver, Nickels and Pennies.....	47 63	Cashier's Checks.....	327 52
Checks and Cash Items.....	343 49	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	11,950 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Books and Stationery.....	392 76	Money.....	
Total.....	\$ 79,257 12	Total.....	\$ 79,257 12

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 586 80	Good.....	\$ 60,470 93
In Judgment.....		Doubtful.....	586 80
Not in Suit.....	61,470 93	Worthless.....	
Total.....	\$ 61,057 73	Total.....	\$ 61,057 73



**Bank of Taylorsville, Taylorsville.****BANK EXAMINER'S REPORT.**

November 3, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES.	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,274 72
Demand Loans.....	3,733 89	Due to Banks and Bankers in this	
Loans and Discounts.....	65,819 64	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,317 91	States.....	14,000 00
Bonds and Stocks owned by the		Due Unpaid Dividends.....	50 00
Bank.....	700 00	Individual Deposits subject to Check	43,371 30
Banking House.....	1,400 00	Savings Deposits.....	
Furniture and Fixtures.....	1,747 91	Demand Certificates.....	
Other Real Estate.....		Time Certificates.....	11,425 51
Due from Banks and Bankers in this		Certified Checks.....	
State.....	23,860 09	Cashier's Checks.....	140 00
Due from Banks and Bankers in		Due to Clearing House.....	
other States.....	7,256 18	Notes and Bills Rediscounted.....	
Currency.....	6,335 00	Bills Payable, including Time Cer-	
Gold.....	180 00	tificates representing Borrowed	
Silver, Nickels and Pennies.....	464 17	Money.....	20,000 00
Checks and other Cash Items.....	2,515 96	All other Liabilities.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,930 78		
Total.....	\$ 118,261 53	Total.....	\$ 118,261 53
LOANS AND DISCOUNTS.		LOANS AND DISCOUNTS.	
In Suit.....	\$ 20 60	Good.....	\$ 69,553 53
In Judgment.....		Doubtful.....	
Not in Suit.....	69,532 90	Worthless.....	
Total.....	\$ 69,553 53	Total.....	\$ 69,553 53

**Bank of Taylorsville, Taylorsville.****OFFICIAL STATEMENT.**

November 16, 1909.

W. A. Dodd.....President R. T. Eberhardt.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 68,805 19	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	172 98	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	4,991 56
Bank.....	700 00	Due to Banks and Bankers in this	
Banking House.....	1,400 00	State.....	
Furniture and Fixtures.....	1,747 91	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	50 00
State.....	22,881 46	Individual Deposits subject to Check	63,074 33
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	9,066 82	Demand Certificates.....	
Currency.....	6,935 00	Time Certificates.....	10,400 53
Gold.....	220 00	Certified Checks.....	
Silver, Nickels and Pennies.....	2,280 97	Cashier's Checks.....	974 68
Checks and Cash Items.....	152 63	Due to Clearing House.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....	128 14	Money.....	10,000 00
Depositors Guarantee Fund.....			
Total.....	\$ 114,491 10	Total.....	\$ 114,491 10
LOANS AND DISCOUNTS.		LOANS AND DISCOUNTS.	
In Suit.....	\$	Good.....	\$ 68,805 19
In Judgment.....		Doubtful.....	
Not in Suit.....	68,805 19	Worthless.....	
Total.....	\$ 68,805 19	Total.....	\$ 68,805 19

# Temple Banking Co., Temple.

## BANK EXAMINER'S REPORT.

November 11, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	4,491 26
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	3,364 78
Demand Loans.....	57,636 98	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	3,772 51	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	29,730 64
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	500 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,257 50	Time Certificates.....	14,396 26
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	4,114 38	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	9 16	Bills Payable, including Time Cer-	-----
Currency.....	4,032 00	tificates representing Borrowed	-----
Gold.....	-----	Money.....	-----
Silver, Nickels and Pennies.....	441 75	All other Liabilities.....	-----
Checks and other Cash Items.....	727 40		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 72,491 68	Total.....	\$ 72,491 68
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 57,636 98
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	57,636 98	Worthless.....	-----
Total.....	\$ 57,636 98	Total.....	\$ 57,636 98

# Temple Banking Co., Temple.

## OFFICIAL STATEMENT.

November 16, 1909.

Dr. W. F. Golden.....President            J. F. Durrett.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 54,497 61	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	4,491 26
Overdrafts.....	2,906 89	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	-----
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	500 00	State.....	-----
Furniture and Fixtures.....	1,257 50	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	1,666 89	Individual Deposits subject to Check	23,216 69
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	723 65	Demand Certificates.....	-----
Currency.....	-----	Time Certificates.....	14,396 26
Gold.....	-----	Certified Checks.....	-----
Silver Nickels and Pennies.....	4,529 32	Cashier's Checks.....	67 83
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Advance on Cotton.....	-----	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	1,090 18	tificates representing Borrowed	-----
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----		
Total.....	\$ 67,172 04	Total.....	\$ 67,172 04
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 54,497 61
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	54,497 61	Worthless.....	-----
Total.....	\$ 54,497 61	Total.....	\$ 54,497 61

**Farmers & Merchants Bank, Tennille.****BANK EXAMINER'S REPORT.**

September 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	55,435 40	penses and Taxes Paid.....	4,709 78
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....	7,222 48	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	40,880 74
Bank.....	3,540 00	Savings Deposits.....	542 64
Banking House.....	6,262 64	Demand Certificates.....	
Furniture and Fixtures.....	1,030 10	Time Certificates.....	4,766 67
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	46 48
State.....	15,330 81	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	6,308 14	Bills Payable, including Time Cer-	
Currency.....	1,800 00	tificates representing Borrowed	
Gold.....	10 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	479 20	All other Liabilities.....	
Checks and other Cash Items.....	600 09		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,927 45		
Total.....	\$ 100,946 31	Total.....	\$ 100,946 31

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 55,435 40
In Judgment.....	2,182 34	Doubtful.....	
Not in Suit.....	53,253 06	Worthless.....	
Total.....	\$ 55,435 40	Total.....	\$

**Farmers & Merchants Bank, Tennille.****OFFICIAL STATEMENT.**

November 16, 1909.

J. D. Franklin.....President S. C. Knox.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 39,783 40	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	5,000 00
Overdrafts.....	32,782 85	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	6,158 06
Bank.....	3,540 00	Due to Banks and Bankers in this	
Banking House.....	6,262 64	State.....	
Furniture and Fixtures.....	1,030 10	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	6,305 75	Individual Deposits subject to Check	64,449 33
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	11,312 49	Time Certificates.....	4,781 67
Currency.....	1,443 00	Certified Checks.....	
Gold.....	105 00	Cashier's Checks.....	114 82
Silver, Nickels and Pennies.....	1,438 96	Due to Clearing House.....	
Checks and Cash Items.....	62 50	Notes and Bills Rediscounted.....	
Profit and Loss.....	880 00	Bills Payable, including Time Cer-	
Interest Paid.....	467 19	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 105,503 88	Total.....	\$ 105,503 88

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 175 17	Good.....	\$ 39,749 50
In Judgment.....	1,727 42	Doubtful.....	33 90
Not in Suit.....	37,880 81	Worthless.....	
Total.....	\$ 39,783 40	Total.....	\$ 39,783 40

**The Peoples Exchange Bank, Tennille.****BANK EXAMINER'S REPORT.**

September 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 29,700 00
Loans on Collateral other than R. E.		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	75,832 59	penses and Taxes Paid.....	3,810 42
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....	11,783 63	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	83,388 45
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	2,190 97	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	34 83
State.....	21,630 40	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,468 42	Bills Payable, including Time Cer-	
Currency.....	1,753 00	tificates representing Borrowed	
Gold.....	45 00	Money.....	
Silver, Nickels and Pennies.....	1,229 69	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 116,933 70	Total.....	\$ 116,933 70

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 75,832 59
In Judgment.....		Doubtful.....	
Not in Suit.....	75,832 59	Worthless.....	
Total.....	\$	Total.....	\$

**The Peoples Exchange Bank, Tennille.****OFFICIAL STATEMENT.**

November 16, 1909.

H. M. Bashinski.....President\*

M. Herrman.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,734 13	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	2,232 00	Surplus Fund.....	
Overdrafts.....	8,733 95	Undivided Profits, less Current Ex-	
Overdrafts account cotton.....		penses and Taxes Paid.....	4,050 02
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....		State.....	
Banking House.....		Due to Banks and Bankers in other	
Furniture and Fixtures.....	2,500 97	States.....	
Other Real Estate.....		Due Unpaid Dividends.....	
Due from Banks and Bankers in this		Individual Deposits subject to Check	93,557 89
State.....	50,595 92	Savings Deposits.....	
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	26,397 69	Time Certificates.....	
Currency.....	7,378 00	Certified Checks.....	
Gold.....		Cashier's Checks.....	169 56
Silver, Nickels and Pennies.....	1,114 81	Due to Clearing House.....	
Checks and Cash Items.....		Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....		Money.....	
Depositors Guarantee Fund.....		Unearned Interest.....	
Total.....	\$ 127,777 47	Total.....	\$ 127,777 47

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 30,966 13
In Judgment.....		Doubtful.....	
Not in Suit.....	30,966 13	Worthless.....	
Total.....	\$ 30,966 13	Total.....	\$ 30,966 13

**Tennille Banking Co., Tennille.****BANK EXAMINER'S REPORT.**

September 28, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid in	\$ 30,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	4,338 01
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts	61,852 22	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	95,624 71
Overdrafts, See Schedule	76 71	Savings Deposits	
Overdrafts secured by Cotton	27,414 51	Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	10,186 53
Banking House		Certified Checks	
Furniture and Fixtures	4,000 00	Cashier's Checks	29 40
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	32,152 30	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	7,430 92	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	4,700 00	All other Liabilities	
Gold	45 00		
Silver, Nickels and Pennies	995 17		
Checks and other Cash Items	1,511 82		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 140,178 65</b>	<b>Total</b>	<b>\$ 140,178 65</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 61,852 22
In Judgment		Doubtful	
Not in Suit	61,852 22	Worthless	
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Tennille Banking Co., Tennille.****OFFICIAL STATEMENT.**

November 16, 1909.

D. E. McMaster.....President J. H. Arnall.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 40,646 75	Capital Stock Paid in	\$ 30,000 00
Demand Loans		Surplus Fund	
Overdrafts (cotton)	8,170 53	Undivided Profits, less Current Expenses and Taxes Paid	4,625 23
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House		Due to Banks and Bankers in other States	
Furniture and Fixtures	4,000 00	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	121,858 48
Due from Banks and Bankers in this State	93,963 87	Savings Deposits	
Due from Banks and Bankers in other States	11,724 61	Demand Certificates	
Currency	1,520 00	Time Certificates	10,637 78
Gold		Certified Checks	
Silver, Nickels and Pennies	1,515 51	Cashier's Checks	405 59
Checks and Cash Items	5,985 81	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 167,527 08</b>	<b>Total</b>	<b>\$ 167,527 08</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 40,646 75
In Judgment		Doubtful	
Not in Suit	40,646 75	Worthless	
<b>Total</b>	<b>\$ 40,646 75</b>	<b>Total</b>	<b>\$ 40,646 75</b>

**Farmers & Merchants Bank, Thomaston.****BANK EXAMINER'S REPORT.**

October 5, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	7,245 87
Demand Loans.....	13,980 64	Due to Banks and Bankers in this	
Loans and Discounts.....	87,975 63	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	985 98	States.....	-----
Overdrafts secured by Cotton.....	17,851 57	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	52,023 24
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	8,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	-----	Time Certificates.....	44,849 62
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	77 76
State.....	20,621 65	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	4,208 57	Bills Payable, including Time Cer-	
Currency.....	7,537 00	tificates representing Borrowed	
Gold.....	1,317 50	Money.....	20,000 00
Silver, Nickels and Pennies.....	657 78	All other Liabilities.....	-----
Checks and other Cash Items.....	580 40		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	499 77		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 164,196 49	Total.....	\$ 164,196 49

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 500 00	Good.....	\$ 99,936 27
In Judgment.....	258 59	Doubtful.....	1,500 00
Not in Suit.....	101,177 68	Worthless.....	500 00
Total.....	\$ 101,936 27	Total.....	\$ 101,936 27

**Farmers & Merchants Bank, Thomaston.****OFFICIAL STATEMENT.**

November 16, 1909.

J. J. Oilphant.....President      T. M. Matthews.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 52,630 60	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	10,543 41	Surplus Fund.....	15,000 00
Overdrafts.....	8,219 98	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,365 53
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	8,000 00	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	60,213 28	Individual Deposits subject to Check	70,769 77
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	20,336 25	Demand Certificates.....	-----
Currency.....	3,845 00	Time Certificates.....	50,073 62
Gold.....	1,585 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,683 46	Cashier's Checks.....	93 70
Checks and Cash Items.....	495 90	Due to Clearing House.....	-----
Exchanges For the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	794 74	tificates representing Borrowed	
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 168,302 62	Total.....	\$ 168,302 62

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 687 65	Good.....	\$ 49,682 04
In Judgment.....	990 17	Doubtful.....	1,677 82
Not in Suit.....	50,952 78	Worthless.....	1,270 74
Total.....	\$ 52,630 60	Total.....	\$ 52,630 60

## Upson Banking &amp; Trust Co., Thomaston.

## BANK EXAMINER'S REPORT.

October 6, 1909.

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....10,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....2,466 88
Demand Loans.....3,949 04	Due to Banks and Bankers in this
Loans and Discounts.....153,261 15	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....2,240 28	States.....
Overdrafts secured by Cotton.....37,328 81	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits.....73,148 56
Banking House.....3,500 00	Demand Certificates.....
Furniture and Fixtures.....	Time Certificates.....50,174 14
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....
State.....15,449 40	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....10,495 98	Bills Payable, including Time Cer-
Currency.....6,509 00	tificates representing Borrowed
Gold.....2,105 00	Money.....50,000 00
Silver, Nickels and Pennies.....429 20	All other Liabilities.....
Checks and other Cash Items.....416 32	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....105 40	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 235,789 58	Total.....\$ 235,789 58

## LOANS AND DISCOUNTS.

In Suit.....\$ 301 50	Good.....\$ 155,710 19
In Judgment.....1,469 07	Doubtful.....1,500 00
Not in Suit.....155,439 62	Worthless.....
Total.....\$ 157,210 19	Total.....\$ 157,210 19

## Upson Banking &amp; Trust Co., Thomaston.

## OFFICIAL STATEMENT.

November 16, 1909.

S. Y. Pruitt.....President

L. P. Davis.....Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 122,795 53	Capital Stock Paid In.....\$ 50,000 00
Demand Loans.....2,705 70	Surplus Fund.....10,000 00
Overdrafts.....3,637 21	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....3,177 16
Bank.....	Due to Banks and Bankers in this
Banking House.....	State.....
Furniture and Fixtures.....} 3,500 00	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....9,851 14	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits.....109,178 53
other States.....6,495 12	Demand Certificates.....
Currency.....6,521 00	Time Certificates.....46,255 74
Gold.....1,955 00	Certified Checks.....
Silver, Nickels and Pennies.....585 20	Cashier's Checks.....26 70
Checks and Cash Items.....520 76	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....342 02	tificates representing Borrowed
Advances on Cotton.....69,709 45	Money.....10,000 00
Total.....\$ 228,638 13	Total.....\$ 228,638 13

## LOANS AND DISCOUNTS.

In Suit.....\$ 1,469 07	Good.....\$ 123,744 16
In Judgment.....288 00	Doubtful.....1,757 07
Not in Suit.....123,744 16	Worthless.....
Total.....\$ 125,591 23	Total.....\$ 125,591 23

**Bank of Thomasville, Thomasville.****BANK EXAMINER'S REPORT.**

October 14, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid in	\$ 100,000 00
Loans on Collateral other than R. E.		Surplus Fund	25,000 00
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	43,928 77
Miscellaneous Loans		Due to Banks and Bankers in this State	28,951 81
Demand Loans	13,640 25	Due to Banks and Bankers in other States	
Loans and Discounts	263,740 31	Due Unpaid Dividends	20 00
Loans on one name party		Individual Deposits subject to Check	381,531 16
Overdrafts, See Schedule	4,136 34	Savings Deposits	
Overdrafts secured by Cotton	33,838 69	Demand Certificates	
Bonds and Stocks owned by the Bank	33,200 00	Time Certificates	
Banking House	9,000 00	Certified Checks	
Furniture and Fixtures	2,500 00	Cashier's Checks	
Other Real Estate	7,274 06	Due to Clearing House	
Due from Banks and Bankers in this State	49,367 81	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	129,618 60	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	19,486 00	All other Liabilities	
Gold	2,190 00		
Silver, Nickels and Pennies	4,047 51		
Checks and other Cash Items	7,392 17		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 579,431 74</b>	<b>Total</b>	<b>\$ 579,431 74</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 6,783 78	Good	\$ 275,784 23
In Judgment		Doubtful	1,596 33
Not in Suit	270,596 78	Worthless	
<b>Total</b>	<b>\$ 277,380 56</b>	<b>Total</b>	<b>\$ 277,380 56</b>

**Bank of Thomasville, Thomasville.****OFFICIAL STATEMENT.**

November 16, 1909.

E. M. Smith.....President      B. H. Wright.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 281,106 37	Capital Stock Paid in	\$ 100,000 00
Demand Loans		Surplus Fund	25,000 00
Overdrafts	6,853 28	Undivided Profits, less Current Expenses and Taxes Paid	48,499 95
Bonds and Stocks owned by the Bank	33,750 00	Due to Banks and Bankers in this State	48,630 37
Banking House	9,000 00	Due to Banks and Bankers in other States	
Furniture and Fixtures	2,500 00	Due Unpaid Dividends	20 00
Other Real Estate	7,274 06	Individual Deposits subject to Check	296,863 83
Due from Banks and Bankers in this State	56,539 73	Savings Deposits	60,000 00
Due from Banks and Bankers in other States	96,064 36	Demand Certificates	
Currency	27,628 00	Time Certificates	20,417 99
Gold	90 00	Certified Checks	302 48
Silver, Nickels and Pennies	3,474 04	Cashier's Checks	
Checks and Cash Items	122 17	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills payable, including Time Certificates representing Borrowed Money	
Interest Paid	1,416 32		
Advances on Cotton	73,916 29		
<b>Total</b>	<b>\$ 599,734 62</b>	<b>Total</b>	<b>\$ 599,734 62</b>

**LOANS AND DISCOUNTS.**

In Suit	\$ 2,203 46	Good	\$ 280,320 44
In Judgment	3,613 99	Doubtful	785 93
Not in Suit	275,288 92	Worthless	
<b>Total</b>	<b>\$ 281,106 37</b>	<b>Total</b>	<b>\$ 281,106 37</b>



**Citizens Banking & Trust Co., Thomasville.****BANK EXAMINER'S REPORT.**

October 16, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	-----	Capital Stock Paid In	\$ 50,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	-----	penses and Taxes Paid	36,729 61
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	172,997 82	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	2,181 33	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	141,696 11
Bank	-----	Savings Deposits	43,351 74
Banking House	4,784 19	Demand Certificates	-----
Furniture and Fixtures	2,475 00	Time Certificates	3,174 58
Other Real Estate	2,000 00	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	-----
State	7,754 86	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	62,362 82	Bills Payable, including Time Cer-	-----
Currency	-----	tificates representing Borrowed	-----
Gold	-----	Money	-----
Silver, Nickols and Pennies	-----	All other Liabilities	-----
Checks and other Cash Items	20,396 02		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 274,952 04	Total	\$ 274,952 04

**LOANS AND DISCOUNTS.**

In Suit	\$ 2,017 06	Good	\$ 172,997 81
In Judgment	-----	Doubtful	-----
Not in Suit	170,980 75	Worthless	-----
Total	\$ 172,997 81	Total	\$ -----

**Citizens Banking & Trust Co., Thomasville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. T. Culpepper.....President

J. T. Culpepper.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 180,788 52	Capital Stock Paid In	\$ 50,000 00
Demand Loans	-----	Surplus Fund	-----
Overdrafts	1,567 38	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	38,046 18
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	5,000 00	State	-----
Furniture and Fixtures	2,475 00	Due to Banks and Bankers in other	-----
Other Real Estate	1,784 19	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	12,369 95	Individual Deposits subject to Check	156,135 00
Due from Banks and Bankers in	-----	Savings Deposits	43,261 31
other States	54,013 43	Demand Certificates	3,174 58
Currency	23,120 00	Time Certificates	-----
Gold	1,200 00	Certified Checks	-----
Silver, Nickels and Pennies	2,116 77	Cashier's Checks	-----
Checks and Cash Items	6,181 83	Due to Clearing House	-----
Exchanges for the Clearing House	-----	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	-----	tificates representing Borrowed	-----
Advanced on cotton	-----	Money	-----
Total	\$ 290,617 07	Total	\$ 290,617 07

**LOANS AND DISCOUNTS.**

In Suit	\$ -----	Good	\$ 180,788 52
In Judgment	3,400 00	Doubtful	-----
Not in Suit	177,388 52	Worthless	-----
Total	\$ 180,788 52	Total	\$ 180,788 52

## Peoples Savings Bank, Thomasville.

## BANK EXAMINER'S REPORT.

October 15, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	2,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	2,833 '68
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	59,312 22	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	-----	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	-----
Bank.....	-----	Savings Deposits.....	42,551 97
Banking House.....	-----	Demand Certificates.....	-----
Furniture and Fixtures.....	2,255 29	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	-----
State.....	6,206 97	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	2,399 72	Bills payable, including Time Cer-	-----
Currency.....	1,745 00	tificates representing Borrowed	-----
Gold.....	350 00	Money.....	-----
Silver, Nickels and Pennies.....	116 45	All other Liabilities.....	-----
Checks and other Cash Items.....	-----		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 72,385 65	Total.....	\$ 72,385 65

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 59,312 22
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	59,312 22	Worthless.....	-----
Total.....	\$	Total.....	\$

## Peoples Savings Bank, Thomasville.

## OFFICIAL STATEMENT.

November 16, 1909.

T. J. Ball.....President S. N. Ball.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 58,497 23	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	2,000 00
Overdrafts.....	-----	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	3,315 96
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	-----	State.....	-----
Furniture and Fixtures.....	2,255 29	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	9,953 86	Individual Deposits subject to Check	42,850 97
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	3,614 99	Demand Certificates.....	-----
Currency.....	1,400 00	Time Certificates.....	2,872 30
Gold.....	200 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	117 86	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	766 88	tificates representing Borrowed	-----
Insurance Fund.....	-----	Money.....	-----
Total.....	\$ 76,039 23	Total.....	\$ 76,039 23

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$	Total.....	\$

**Bank of Thomson, Thomson.****BANK EXAMINER'S REPORT.**

December 18, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	26,244 49
Demand Loans.....	54,036 54	Due to Banks and Bankers in this	
Loans and Discounts.....	76,925 90	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	854 42	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	131,940 25
Bank.....	5,415 00	Savings Deposits.....	-----
Banking House.....	4,216 06	Demand Certificates.....	-----
Furniture and Fixtures.....	5,685 04	Time Certificates.....	42,484 89
Other Real Estate.....	5,215 00	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	48,416 83	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	36,050 63	Bills Payable, including Time Cer-	
Currency.....	8,963 00	tificates representing Borrowed	
Gold.....	390 50	Money.....	-----
Silver, Nickels and Pennies.....	2,276 30	All other Liabilities.....	-----
Checks and other Cash Items.....	2,224 41		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 250,669 63	Total.....	\$ 250,669 63

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,341 44	Good.....	\$ 130,187 20
In Judgment.....	-----	Doubtful.....	775 24
Not in Suit.....	129,621 00	Worthless.....	-----
Total.....	\$ 130,962 44	Total.....	\$ 130,962 44

**Bank of Thomson, Thomson.****OFFICIAL STATEMENT.**

November 16, 1909.

John E. Smith.....President H. A. Burnside.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 81,904 90	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	49,219 55	Surplus Fund.....	25,000 00
Overdrafts.....	1,865 73	Undivided Profits, less Current Ex-	
Overdrafts secured with Cotton.....	-----	penses and Taxes Paid.....	25,774 61
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....	400 00	State.....	-----
Banking House.....	4,102 00	Due to Banks and Bankers in other	
Furniture and Fixtures.....	5,685 04	States.....	-----
Other Real Estate.....	5,329 06	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this		Individual Deposits subject to Check	120,545 57
State.....	53,794 53	Savings Deposits.....	-----
Due from Banks and Bankers in		Demand Certificates.....	-----
other States.....	23,382 85	Time Certificates.....	40,112 84
Currency.....	-----	Certified Checks.....	-----
Gold.....	8,018 95	Cashier's Checks.....	-----
Silver, Nickels and Pennies.....	-----	Due to Clearing House.....	-----
Checks and Cash Items.....	2,739 41	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----	Call Deposits.....	-----
Total.....	\$ 236,433 02	Total.....	\$ 236,433 02

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 509 90	Good.....	\$ 130,349 21
In Judgment.....	-----	Doubtful.....	775 24
Not in Suit.....	130,614 55	Worthless.....	-----
Total.....	\$ 131,134 45	Total.....	\$ 131,124 45

**McDuffie Bank, Thomson.****BANK EXAMINER'S REPORT.**

December 18, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,062 90
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	36,252 02	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	938 56	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	33,722 38
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	1,923 72	Time Certificates.....	11,394 71
Other Real Estate.....	2,500 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	14,260 99	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	13,207 21	Bills Payable, including Time Cer-	
Currency.....	2,455 00	tificates representing Borrowed	
Gold.....	405 00	Money.....	
Silver, Nickels and Pennies.....	506 51	All other Liabilities.....	
Checks and other Cash Items.....	1,730 98		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 74,179 99	Total.....	\$ 74,179 99

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 180 58	Good.....	\$ 36,214 39
In Judgment.....		Doubtful.....	
Not in Suit.....	36,071 44	Worthless.....	37 63
Total.....	\$ 36,252 02	Total.....	\$ 36,252 02

**McDuffie Bank, Thomson.****OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Watson.....President      W. R. Hadley.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,589 40	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	329 68	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,973 29
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	1,923 72	Due to Banks and Bankers in other	
Other Real Estate.....	2,500 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	10 00
State.....	18,353 85	Individual Deposits subject to Check	28,540 18
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	11,428 12	Demand Certificates.....	
Currency.....	2,849 00	Time Certificates.....	15,935 07
Gold.....	405 00	Certified Checks.....	
Silver, Nickels and Pennies.....	954 65	Cashier's Checks.....	
Checks and Cash Items.....	1,125 12	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 73,458 54	Total.....	\$ 73,458 54

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 357 51	Good.....	\$ 33,534 26
In Judgment.....		Doubtful.....	55 14
Not in Suit.....	33,231 89	Worthless.....	
Total.....	\$ 33,589 40	Total.....	\$ 33,589 40

**Bank of Tignall, Tignall.****BANK EXAMINER'S REPORT.**

December 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	266 15
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	26,666 96	State.....	523 34
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	868 90	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	.....
Bank.....	.....	Savings Deposits.....	25,735 49
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	} 2,905 10	Time Certificates.....	653 32
Other Real Estate.....		Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	9,699 66	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	355 04	Bills Payable, including Time Cer-	.....
Currency.....	830 00	tificates representing Borrowed	.....
Gold.....	260 00	Money.....	.....
Silver, Nickels and Pennies.....	461 37	All other Liabilities.....	.....
Checks and other Cash Items.....	131 27	.....	.....
Checks and Exchanges for the Clear-	.....	.....	.....
ing House.....	.....	.....	.....
Profit and Loss.....	.....	.....	.....
Interest Paid.....	.....	.....	.....
All other Resources.....	.....	.....	.....
Depositors Guarantee Fund.....	.....	.....	.....
Total.....	\$ 42,178 30	Total.....	\$ 42,178 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 26,666 96
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	26,666 96	Worthless.....	.....
Total.....	\$ .....	Total.....	\$ .....

**Bank of Tignall, Tignall.****OFFICIAL STATEMENT.**

November 16, 1909.

W. J. Adams.....President

C. D. Bolton.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 18,850 12	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	1,562 50	Surplus Fund.....	.....
Overdrafts.....	366 71	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	272 45
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	1,769 22	State.....	.....
Furniture and Fixtures.....	1,135 88	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	19,647 41	Individual Deposits subject to Check	33,403 76
Due from Banks and Bankers in	.....	Demand Certificates.....	.....
other States.....	231 12	Time Certificates.....	653 32
Currency.....	4,091 00	Certified Checks.....	.....
Gold.....	255 00	Cashier's Checks.....	.....
Silver, Nickels and Pennies.....	515 57	Due to Clearing House.....	.....
Checks and Cash Items.....	5 00	Notes and Bills Rediscounted.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Cer-	.....
Profit and loss.....	.....	tificates representing Borrowed	.....
Interest Paid.....	.....	Money.....	.....
Depositors Guarantee Fund.....	.....	.....	.....
Total.....	\$ 49,329 53	Total.....	\$ 49,329 53

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 20,412 62
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	20,412 62	Worthless.....	.....
Total.....	\$ 20,412 62	Total.....	\$ 20,412 62

**Bank of Tifton, Tifton.****BANK EXAMINER'S REPORT.**

September 11, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	75,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Expenses and Taxes Paid.....	89,537 62
Miscellaneous Loans.....		Due to Banks and Bankers in this State.....	
Demand Loans.....	39,450 00	Due to Banks and Bankers in other States.....	
Loans and Discounts.....	399,597 60	Due Unpaid Dividends.....	
Loans on one name party.....		Individual Deposits subject to Check.....	247,341 10
Overdrafts, See Schedule.....	13,959 35	Savings Deposits.....	
Overdrafts secured by Cotton.....		Demand Certificates.....	
Bonds and Stocks owned by the Bank.....		Time Certificates.....	84,716 35
Banking House.....		Certified Checks.....	
Furniture and Fixtures.....	5,000 00	Cashier's Checks.....	
Other Real Estate.....	2,500 00	Due to Clearing House.....	
Due from Banks and Bankers in this State.....	59,313 91	Notes and Bills Rediscounted.....	
Due from Banks and Bankers in other States.....	33,877 37	Bills Payable, including Time Certificates representing Borrowed Money.....	50,000 00
Currency.....	14,304 00	All other Liabilities.....	
Gold.....	230 00		
Silver, Nickels and Pennies.....	973 82		
Checks and other Cash Items.....	2,389 02		
Checks and Exchanges for the Clearing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$571,595 07</b>	<b>Total.....</b>	<b>\$571,595 07</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 1,601 00	Good.....	\$434,047 60
In Judgment.....		Doubtful.....	5,000 00
Not in Suit.....	437,446 60	Worthless.....	
<b>Total.....</b>	<b>\$439,047 60</b>	<b>Total.....</b>	<b>\$439,047 60</b>

**Bank of Tifton, Tifton.****OFFICIAL STATEMENT.**

November 16, 1909.

H. H. Tift..... President      W. W. Banks..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$326,590 09	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	35,750 00	Surplus Fund.....	75,000 00
Overdrafts.....	13,655 62	Undivided Profits, less Current Expenses and Taxes Paid.....	88,192 93
Bonds and Stocks owned by the Bank.....		Due to Banks and Bankers in this State.....	
Banking House.....		Due to Banks and Bankers in other States.....	
Furniture and Fixtures.....	5,000 00	Due Unpaid Dividends.....	
Other Real Estate.....	2,500 00	Individual Deposits subject to Check.....	253,005 73
Due from Banks and Bankers in this State.....	49,886 47	Savings Deposits.....	
Due from Banks and Bankers in other States.....	17,259 48	Demand Certificates.....	
Currency.....	21,287 00	Time Certificates.....	67,795 32
Gold.....	265 00	Certified Checks.....	
Silver, Nickels and Pennies.....	3,110 85	Cashier's Checks.....	2,096 35
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....	901 19	Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Certificates representing Borrowed Money.....	
Interest Paid.....			
Advances on Cotton.....	34,884 63		
<b>Total.....</b>	<b>\$511,090 33</b>	<b>Total.....</b>	<b>\$511,090 33</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 1,000 00	Good.....	\$357,340 09
In Judgment.....		Doubtful.....	5,000 00
Not in Suit.....	361,340 09	Worthless.....	
<b>Total.....</b>	<b>\$</b>	<b>Total.....</b>	<b>\$</b>

**Citizens Bank, Tifton.****BANK EXAMINER'S REPORT.**

September 10, 1909.

Examined by J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 3,996 07
Demand Loans..... 2,490 08	Due to Banks and Bankers in this
Loans and Discounts..... 91,330 04	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 1,790 90	States.....
Bonds and Stocks owned by the	Due Unpaid Dividends.....
Bank.....	Individual Deposits subject to Check 42,137 73
Banking House.....	Savings Deposits.....
Furniture and Fixtures..... 2,257 85	Demand Certificates.....
Other Real Estate..... 1,718 50	Time Account..... 23,571 57
Due from Banks and Bankers in this	Certified Checks.....
State..... 8,264 04	Cashier's Checks..... 30 00
Due from Banks and Bankers in	Due to Clearing House.....
other States..... 6,253 90	Notes and Bills Rediscounted..... 9,500 00
Currency..... 3,219 00	Bills Payable, including Time Cer-
Gold..... 157 50	tificates representing Borrowed
Silver, Nickels and Pennies..... 1,060 66	Money..... 15,000 00
Checks and other Cash Items..... 683 90	All other Liabilities, Overs and
Checks and Exchanges for the Clear-	Shorts.....
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$119,235 37	Total.....\$119,235 37

**LOANS AND DISCOUNTS.**

In Suit.....\$ 2,897 97	Good.....\$ 92,320 12
In Judgment.....	Doubtful..... 1,500 00
Not in Suit..... 90,922 15	Worthless.....
Total.....\$ 93,820 12	Total.....\$ 93,820 12

**Citizens Bank, Tifton.****OFFICIAL STATEMENT.**

November 16, 1909.

E. A. Buck.....President      W. R. Yeomans.....Cashier

RESOURCES	LIABILITIES
Loans and Discounts.....\$102,388 29	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 2,522 05	Surplus Fund.....
Overdrafts..... 1,771 06	Undivided Profits, less Current Ex-
Overdrafts, secured by cotton.....	penses and Taxes Paid..... 4,594 29
Banking House.....	Due to Banks and Bankers in this
Furniture and Fixtures..... 2,257 85	State..... 2,764 12
Other Real Estate..... 518 50	Due to Banks and Bankers in other
Due from Banks and Bankers in this	States.....
State..... 2,006 04	Due Unpaid Dividends.....
Due from Banks and Bankers in	Individual Deposits subject to Check 51,523 86
other States..... 3,690 11	Savings Deposits.....
Currency..... 2,111 00	Demand Certificates.....
Gold..... 80 00	Time Certificates..... 24,143 57
Silver, Nickels and Pennies..... 514 10	Certified Checks.....
Checks and Cash Items.....	Cashier's Checks..... 784 25
Exchanges for the Clearing House..... 3,893 40	Due to Clearing House.....
Profit and Loss.....	Notes and Bills Rediscounted..... 10,500 00
Interest Paid.....	Bills Payable, including Time Cer-
Advances on Cotton..... 7,557 69	tificates representing Borrowed
	Money..... 10,000 00
Total.....\$	Total.....\$

**LOANS AND DISCOUNTS.**

In Suit.....\$	Good.....\$100,388 29
In Judgment.....	Doubtful..... 2,000 00
Not in Suit.....	Worthless.....
Total.....\$	Total.....\$

**Farmers & Merchants Bank, Toccoa.****BANK EXAMINER'S REPORT.**

November 23, 1909.

Examined by Chas. R. Tidwell.

**RESOURCES**

Loans on Real Estate.....	\$	
Loans on Collateral other than R. E.....		
Loans on Personal Endorsement.....		
Miscellaneous Loans.....	67,391	33
Demand Loans.....	2,080	00
Loans and Discounts.....		
Loans on one name party.....		
Overdrafts, See Schedule.....	381	63
Overdrafts secured by Cotton.....		
Bonds and Stocks owned by the Bank.....		
Banking House.....	1,899	37
Furniture and Fixtures.....	1,668	78
Other Real Estate.....		
Due from Banks and Bankers in this State.....	7,713	84
Due from Banks and Bankers in other States.....	20,648	50
Currency.....	2,228	00
Gold.....	335	00
Silver, Nickels and Pennies.....	621	31
Checks and other Cash Items.....	8,455	32
Checks and Exchanges for the Clearing House.....	73	60
Profit and Loss.....		
Interest Paid.....		
All other Resources.....		
Depositors Guarantee Fund.....	2,799	70
Insurance.....	120	00
<b>Total.....</b>	<b>\$116,416</b>	<b>38</b>

**LIABILITIES**

Capital Stock Paid In.....	\$ 25,000	00
Surplus Fund.....		
Undivided Profits, less Current Expenses and Taxes Paid.....	2,868	54
Due to Banks and Bankers in this State.....	4,101	59
Due to Banks and Bankers in other States.....	21,500	00
Due Unpaid Dividends.....		
Individual Deposits subject to Check.....	44,359	14
Savings Deposits.....	1,743	71
Demand Certificates.....		
Time Certificates.....	14,183	40
Certified Checks.....		
Cashier's Checks.....	160	00
Due to Clearing House.....		
Notes and Bills Rediscounted.....		
Bills Payable, including Time Certificates representing Borrowed Money.....	2,500	00
All other Liabilities.....		
<b>Total.....</b>	<b>\$116,416</b>	<b>38</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$	
In Judgment.....	1,418	37
Not in Suit.....	68,052	96
<b>Total.....</b>	<b>\$ 69,471</b>	<b>33</b>

Good.....	\$ 69,471	33
Doubtful.....		
Worthless.....		
<b>Total.....</b>	<b>\$ 69,471</b>	<b>33</b>

**Farmers & Merchants Bank, Toccoa.****OFFICIAL STATEMENT.**

November 16, 1909.

J. B. Simmons.....President

D. S. Wommack.....Cashier

**RESOURCES**

Loans and Discounts.....	\$37,525	80
Demand Loans.....	2,080	00
Overdrafts.....	618	28
Bonds and Stock owned by the Bank.....		
Banking House.....	1,899	37
Furniture and Fixtures.....	1,668	78
Other Real Estate.....		
Due from Banks and Bankers in this State.....	18,731	20
Due from Banks and Bankers in other States.....	19,077	16
Currency.....	1,527	00
Gold.....	335	00
Silver, Nickels and Pennies.....	716	15
Checks and Cash Items.....	4,896	35
Exchanges for the Clearing House.....		
Profit and Loss.....		
Interest Paid.....	118	45
Advances on cotton.....		
<b>Total.....</b>	<b>\$</b>	

**LIABILITIES**

Capital Stock Paid In.....	\$ 25,000	00
Surplus Fund.....		
Undivided Profits, less Current Expenses and Taxes Paid.....	2,784	90
Due to Banks and Bankers in this State.....		
Due to Banks and Bankers in other States.....		
Due Unpaid Dividends.....		
Individual Deposits subject to Check.....	66,916	44
Savings Deposits.....	1,536	96
Demand Certificates.....		
Time Certificates.....	14,212	50
Certified Checks.....		
Cashier's Checks.....	1,242	74
Due to Clearing House.....		
Notes and Bills Rediscounted.....		
Bills Payable, including Time Certificates representing Borrowed Money.....	7,500	00
<b>Total.....</b>	<b>\$</b>	

**LOANS AND DISCOUNTS.**

In Suit.....	\$	
In Judgment.....	1,418	37
Not in Suit.....	68,187	43
<b>Total.....</b>	<b>\$ 69,605</b>	<b>80</b>

Good.....	\$ 69,605	80
Doubtful.....		
Worthless.....		
<b>Total.....</b>	<b>\$ 69,605</b>	<b>80</b>



**Toccoa Banking Co., Toccoa.****BANK EXAMINER'S REPORT.**

November 23, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans On Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits; less Current Ex-	.....
Miscellaneous Loans.....	171,779 48	penses and Taxes Paid.....	11,433 78
Demand Loans.....	.....	Due to Banks and Bankers in this	.....
Loans and Discounts.....	.....	State.....	1,206 69
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	28,910 96	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	91,157 83
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	13,923 24	Demand Certificates.....	.....
Furniture and Fixtures.....	1,906 15	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	.....	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	75,000 00
other States.....	18,652 37	Bills Payable, including Time Cer-	.....
Currency.....	2,790 00	tificates representing Borrowed	.....
Gold.....	.....	Money.....	15,000 00
Silver, Nickels and Pennies.....	1,240 06	All other Liabilities.....	.....
Checks and other Cash Items.....	4,596 04		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$243,798 30	Total.....	\$243,798 30
LOANS AND DISCOUNTS.			
In Suit.....	\$ .....	Good.....	\$171,779 48
In Judgment.....	1,500 00	Doubtful.....	.....
Not in Suit.....	170,279 48	Worthless.....	.....
Total.....	\$171,779 48	Total.....	\$171,779 48

**Toccoa Banking Co., Toccoa.****OFFICIAL STATEMENT.**

November 16, 1909.

W. A. Matheson..... Vice-President      W. R. Bruce..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$157,496 78	Capital Stock Paid in.....	\$ 50,000 00
Demand Loans.....	15,000 00	Surplus Fund.....	.....
Overdrafts.....	24,450 12	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	11,025 76
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	13,923 24	State.....	.....
Furniture and Fixtures.....	1,906 15	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	9,659 87	Individual Deposits subject to Check	74,018 13
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	21,209 94	Demand Certificates.....	.....
Currency.....	3,724 00	Time Certificates.....	23,427 00
Gold.....	45 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	566 47	Cashier's Checks.....	.....
Checks and Cash Items.....	489 32	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	75,000 00
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	15,000 00
		Demand Deposits.....	.....
Total.....	\$248,470 89	Total.....	\$248,470 89
LOANS AND DISCOUNTS.			
In Suit.....	\$ .....	Good.....	\$172,496 78
In Judgment.....	1,500 00	Doubtful.....	.....
Not in Suit.....	170,996 78	Worthless.....	.....
Total.....	\$172,496 78	Total.....	\$172,496 78

**Wilkinson County Bank, Toombsboro.****BANK EXAMINER'S REPORT.**

September 29, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	2,609 10
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts	20,075 15	Due Unpaid Dividends	5 00
Loans on one name party		Individual Deposits subject to Check	26,581 75
Overdrafts, See Schedule	194 51	Savings Deposits	
Overdrafts secured by Cotton	15,657 98	Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	
Banking House		Certified Checks	
Furniture and Fixtures	1,111 50	Cashier's Checks	3 30
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	6,109 64	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	196 00	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	374 00	All other Liabilities	
Gold			
Silver, Nickels and Pennies	323 00		
Checks and other Cash Items	157 37		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 44,199 15</b>	<b>Total</b>	<b>\$ 44,199 15</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 20,075 15
In Judgment		Doubtful	
Not in Suit	20,075 15	Worthless	
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Wilkinson County Bank, Toombsboro.****OFFICIAL STATEMENT.**

November 16, 1909.

R. L. Stubbs.....President      G. C. Daniel.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 7,579 66	Capital Stock Paid In	\$ 15,000 00
Demand Loans	2,200 00	Surplus Fund	2,650 00
Overdrafts, Secured	10,770 92	Undivided Profits, less Current Expenses and Taxes paid	157 40
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House		Due to Banks and Bankers in other States	
Furniture and Fixtures	1,111 50	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	34,960 57
Due from Banks and Bankers in this State	23,450 49	Savings Deposits	
Due from Banks and Bankers in other States	4,737 22	Demand Certificates	
Currency	1,878 00	Time Certificates	
Gold	450 00	Certified Checks	
Silver, Nickels and Pennies	904 80	Cashier's Checks	319 62
Checks and Cash Items	5 00	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	
Interest Paid			
Collection Accounts			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 53,087 59</b>	<b>Total</b>	<b>\$ 53,087 59</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 9,779 66
In Judgment		Doubtful	
Not in Suit	9,779 66	Worthless	
<b>Total</b>	<b>\$ 9,779 66</b>	<b>Total</b>	<b>\$ 9,779 66</b>

**Turin Banking Co., Turin.****BANK EXAMINER'S REPORT.**

August 31, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 2,000 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	20,622 52	Surplus Fund.....	-----
Loans on Personal Endorsement.....	17,580 75	Undivided Profits, less Current Expenses and Taxes Paid.....	5,392 04
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	248 19	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	32 00
Loans on one name party.....	2,150 00	Individual Deposits subject to Check Savings Deposits.....	7,906 92
Overdrafts, See Schedule.....	835 46	Demand Certificates.....	-----
Overdrafts secured by Cotton Bonds and Stocks owned by the Bank.....	-----	Time Certificates.....	1,303 08
Banking House.....	1,665 75	Certified Checks.....	-----
Furniture and Fixtures.....	1,202 50	Cashier's Checks.....	43 00
Other Real Estate.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	1,264 98	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	681 89	Bills Payable, including Time Certificates representing Borrowed Money.....	20,000 00
Currency.....	519 00	All other Liabilities.....	-----
Gold.....	70 00		
Silver, Nickels and Pennies.....	105 44		
Checks and other Cash Items.....	200 89		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	579 69		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 49,677 04</b>	<b>Total.....</b>	<b>\$ 49,677 04</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 42,551 46
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	42,551 46	Worthless.....	-----
<b>Total.....</b>	<b>\$ 42,551 46</b>	<b>Total.....</b>	<b>\$ 42,551 46</b>

**Turin Banking Co., Turin.****OFFICIAL STATEMENT.**

November 16, 1909.

J. O. Norris.....President      O. P. Lindsay.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 20,178 54	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	20,091 02	Surplus Fund.....	-----
Overdrafts.....	1,228 54	Undivided Profits, less Current Expenses and Taxes Paid.....	5,668 43
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in this State.....	-----
Banking House.....	1,665 75	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,202 50	Due Unpaid Dividends.....	16 00
Other Real Estate.....	-----	Individual Deposits subject to Check Savings Deposits.....	26,022 33
Due from Banks and Bankers in this State.....	5,626 28	Demand Certificates.....	-----
Due from Banks and Bankers in other States.....	439 00	Time Certificates.....	1,403 08
Currency.....	2,150 00	Certified Checks.....	-----
Gold.....	-----	Cashier's Checks.....	584 00
Silver, Nickels, and Pennies.....	532 52	Due to Clearing House.....	-----
Checks and Cash Items.....	-----	Notes and Bills Rediscounted.....	5,000 00
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Profit and Loss.....	-----		
Interest Paid.....	579 69		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 53,693 84</b>	<b>Total.....</b>	<b>\$ 53,699 84</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 40,269 56
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	40,269 56	Worthless.....	-----
<b>Total.....</b>	<b>\$ 40,269 56</b>	<b>Total.....</b>	<b>\$ 40,269 56</b>

**Bank of Unadilla, Unadilla.****BANK EXAMINER'S REPORT.**

September 30, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	10,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Expenses and Taxes Paid.....	432 00
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	75 00	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	93,730 60	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check	129,275 10
Overdrafts, See Schedule.....	1,574 76	Savings Deposits.....	-----
Overdrafts secured by Cotton.....	16,900 62	Demand Certificates.....	-----
Bonds and Stocks owned by the Bank.....	300 00	Time Certificates.....	7,720 03
Banking House.....	-----	Certified Checks.....	-----
Furniture and Fixtures.....	4,500 00	Cashier's Checks.....	-----
Other Real Estate.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	50,203 69	Notes and Bills Rediscounted.....	1,000 00
Due from Banks and Bankers in other States.....	14,337 27	Bills Payable, including Time Certificates representing Borrowed Money.....	13,500 00
Currency.....	4,312 00	All other Liabilities.....	-----
Gold.....	360 00		
Silver, Nickels and Pennies.....	1,021 84		
Checks and other Cash Items.....	111 35		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 187,427 13</b>	<b>Total.....</b>	<b>\$ 187,427 13</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 93,805 60
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	93,805 60	Worthless.....	-----
<b>Total.....</b>	<b>\$ 93,805 60</b>	<b>Total.....</b>	<b>\$ 93,805 60</b>

**Bank of Unadilla, Unadilla.****OFFICIAL STATEMENT.**

November 16, 1909.

W. B. Nichols.....President

John R. Lockerman.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 56,181 39	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	4,532 27	Surplus Fund.....	10,500 00
Overdrafts.....	1,348 41	Undivided Profits, less Current Expenses and Taxes Paid.....	1,138 86
Bonds and Stocks owned by the Bank.....	300 00	Due to Banks and Bankers in this State.....	-----
Banking House.....	3,000 00	Due to Banks and Bankers in other States.....	-----
Furniture and Fixtures.....	1,500 00	Due Unpaid Dividends.....	-----
Other Real Estate.....	-----	Individual Deposits subject to Check	116,847 25
Due from Banks and Bankers in this State.....	51,064 86	Savings Deposits.....	-----
Due from Banks and Bankers in other States.....	24,461 18	Demand Certificates.....	-----
Currency.....	5,900 00	Time Certificates.....	7,102 93
Gold.....	345 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	526 76	Cashier's Checks.....	1,789 64
Checks and Cash Items.....	238 92	Due to Clearing House.....	-----
Cotton Account.....	12,959 89	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Certificates representing Borrowed Money.....	-----
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 162,358 68</b>	<b>Total.....</b>	<b>\$ 162,358 68</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	29 00
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Commercial Bank, Unadilla.****BANK EXAMINER'S REPORT.**

October 1, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	628 62
Miscellaneous Loans.....	.....	Due to Banks and Bankers in this State.....	.....
Demand Loans.....	270 53	Due to Banks and Bankers in other States.....	.....
Loans and Discounts.....	40,705 13	Due Unpaid Dividends.....	.....
Loans on one name party.....	.....	Individual Deposits subject to Check Savings Deposits.....	56,646 73
Overdrafts, See Schedule.....	18 23	Demand Certificates.....	.....
Overdrafts secured by Cotton.....	.....	Time Certificates.....	7,708 22
Bonds and Stocks owned by the Bank.....	.....	Certified Checks.....	.....
Banking House.....	.....	Cashier's Checks.....	920 09
Furniture and Fixtures.....	1,340 00	Due to Clearing House.....	.....
Other Real Estate.....	.....	Notes and Bills Rediscounted.....	.....
Due from Banks and Bankers in this State.....	42,868 15	Bills Payable, including Time Certificates representing Borrowed Money.....	25,000 00
Due from Banks and Bankers in other States.....	16,045 60	All other Liabilities.....	.....
Currency.....	4,722 00	Over.....	24 38
Gold.....	330 00		
Silver, Nickels and Pennies.....	682 08		
Checks and other Cash Items.....	580 36		
Checks and Exchanges for the Clearing House.....	5,536 16		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 113,098 24</b>	<b>Total.....</b>	<b>\$ 113,098 24</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 40,935 66
In Judgment.....	40 00	Doubtful.....	40 00
Not in Suit.....	40,935 66	Worthless.....	.....
<b>Total.....</b>	<b>\$ 40,975 66</b>	<b>Total.....</b>	<b>\$ 40,935 66</b>

**Commercial Bank, Unadilla.****OFFICIAL STATEMENT.**

November 16, 1909.

Chas. A. Horne..... President L. J. Huksey..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 22,071 36	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	756 31	Surplus Fund.....	1,000 00
Overdrafts.....	476 88	Undivided Profits, Less Current Expenses and Taxes Paid.....	1,000 35
Bonds and Stocks owned by the Bank.....	.....	Due to Banks and Bankers in this State.....	.....
Banking House.....	.....	Due to Banks and Bankers in other States.....	.....
Furniture and Fixtures.....	1,340 00	Due Unpaid Dividends.....	.....
Other Real Estate.....	.....	Individual Deposits subject to Check Savings Deposits.....	40,330 81
Due from Banks and Bankers in this State.....	26,028 42	Demand Certificates.....	.....
Due from Banks and Bankers in other States.....	6,586 70	Time Certificates.....	1,971 82
Currency.....	3,775 00	Certified Checks.....	.....
Gold.....	290 00	Cashier's Checks.....	46 74
Silver, Nickels and Pennies.....	1,150 70	Due to Clearing House.....	.....
Checks and Cash Items.....	6,859 53	Notes and Bills Rediscounted.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Profit and Loss.....	.....	Long and Short.....	.....
Interest Paid.....	104 82		
Advance on Cotton.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 69,439 72</b>	<b>Total.....</b>	<b>\$ 69,439 72</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 22,827 67
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	22,827 67	Worthless.....	.....
<b>Total.....</b>	<b>\$ 22,827 67</b>	<b>Total.....</b>	<b>\$ 22,827 67</b>

**Citizens Bank, Valdosta.****BANK EXAMINER'S REPORT.**

September 27, 1909.

Examined by J. S. Hollinshead, J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$-----	Capital Stock Paid In	\$ 120,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	-----	penses and Taxes Paid	247,309 02
Demand Loans	125,276 25	Due to Banks and Bankers in this	-----
Loans and Discounts	754,392 63	State	68,396 21
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	49,825 45	States	23,383 72
Overdrafts secured by Cotton	40,625 42	Due Unpaid Dividends	12 80
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	247,222 79
Bank	8,833 20	Savings Deposits	286,815 81
Banking House	12,191 25	Demand Certificates	-----
Furniture and Fixtures	-----	Time Certificates	127,241 94
Other Real Estate	2,221 15	Certified Checks	34 61
Due from Banks and Bankers in this	-----	Cashier's Checks	1,390 00
State	112,331 70	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	48,655 68
other States	84,806 50	Bills Payable, including Time Cer-	-----
Currency	17,875 00	tificates representing Borrowed	-----
Gold	55 00	Money	40,300 00
Silver, Nickels and Pennies	514 17	All other Liabilities	-----
Checks and other Cash Items	1,814 86		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	1,210,762 58	Total	1,210,762 58

**LOANS AND DISCOUNTS.**

In Suit	5,477 41	Good	\$ 879,668 88
In Judgment	93 33	Doubtful	-----
Not in Suit	874,098 14	Worthless	-----
Total	\$ 879,668 88	Total	\$ 879,668 88

**Citizens Bank, Valdosta.****OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Lewis.....President

W. Coley.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 801,004 54	Capital Stock Paid In	\$ 120,000 00
Demand Loans	141,623 06	Surplus Fund	-----
Overdrafts	88,041 13	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	255,821 80
Bank	8,833 20	Due to Banks and Bankers in this	-----
Banking House	12,191 25	State	118,188 60
Furniture and Fixtures	-----	Due to Banks and Bankers in other	-----
Other Real Estate	2,218 65	States	58,375 11
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	12 80
State	81,796 89	Individual Deposits subject to Check	563,787 23
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	113,723 58	Demand Certificates	-----
Currency	16,865 00	Time Certificates	128,493 44
Gold	590 00	Certified Checks	34 61
Silver, Nickels and Pennies	2,454 80	Cashier's Checks	2,420 52
Checks and Cash Items	3,370 75	Due to Clearing House	-----
Exchanges For the Clearing House	-----	Notes and Bills Rediscounted	33,601 39
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	-----	tificates representing Borrowed	-----
Advances on cotton	8,022 65	Money	-----
Total	1,280,735 50	Total	1,280,735 50

**LOANS AND DISCOUNTS.**

In Suit	\$ 5,598 55	Good	\$ 942,627 60
In Judgment	188 67	Doubtful	-----
Not in Suit	936,840 48	Worthless	-----
Total	\$ 942,627 60	Total	\$ 942,627 60

**Merchants Bank, Valdosta.****BANK EXAMINER'S REPORT.**

September 28, 1909.

Examined by J. S. Hollinshead, J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	80,225 88
Demand Loans.....	46,846 74	Due to Banks and Bankers in this	
Loans and Discounts.....	464,472 29	State.....	11,682 82
Loans, suit.....	1,696 23	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	9,296 79	States.....	.....
Overdrafts secured by Cotton.....	1,301 03	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	182,925 79
Bank.....	12,063 66	Savings Deposits.....	113,742 04
Banking House.....	13,141 74	Demand Certificates.....	.....
Furniture and Fixtures.....	3,220 82	Time Certificates.....	47,263 65
Other Real Estate.....	4,050 00	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	32,024 74	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	55,267 66
other States.....	26,498 73	Bills Payable, including Time Cer-	
Currency.....	17,319 00	tificates representing Borrowed	
Gold.....	590 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	1,876 51	All other Liabilities.....	.....
Checks and other Cash Items.....	1,709 56		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
<b>Total.....</b>	<b>\$ 636,107 84</b>	<b>Total.....</b>	<b>\$ 636,107 84</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,696 23	Good.....	\$ 511,319 03
In Judgment.....	.....	Doubtful.....	1,696 23
Not in Suit.....	511,319 03	Worthless.....	.....
<b>Total.....</b>	<b>\$ 513,015 26</b>	<b>Total.....</b>	<b>\$ 511,319 03</b>

**Merchants Bank, Valdosta.****OFFICIAL STATEMENT.**

November 16, 1909.

R. Y. Lane.....President J. T. Blalock.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 395,455 85	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	214,195 86	Surplus Fund.....	25,000 00
Overdrafts.....	8,735 64	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	81,801 48
Bank.....	12,063 65	Due to Banks and Bankers in this	
Banking House.....	13,141 74	State.....	3,195 91
Furniture and Fixtures.....	3,220 82	Due to Banks and Bankers in other	
Other Real Estate.....	4,050 00	States.....	3,140 17
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	53,972 76	Individual Deposits subject to Check	352,431 29
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	14,375 20	Demand Certificates.....	.....
Currency.....	23,502 00	Time Certificates.....	70,129 05
Gold.....	4,665 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	3,423 58	Cashier's Checks.....	.....
Checks and Cash Items.....	1,034 67	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	36,138 88
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	.....	tificates representing Borrowed	
		Money.....	80,000 00
<b>Total.....</b>	<b>\$ 751,836 78</b>	<b>Total.....</b>	<b>\$ 751,836 78</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,696 23	Good.....	\$ 607,955 48
In Judgment.....	.....	Doubtful.....	1,696 23
Not in Suit.....	607,955 48	Worthless.....	.....
<b>Total.....</b>	<b>\$ 609,651 71</b>	<b>Total.....</b>	<b>\$ 609,651 71</b>

**Valdosta Bank & Trust Co., Valdosta.****BANK EXAMINER'S REPORT.**

September 28, 1909.

Examined by J. S. Hollinshead, J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 200,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	38,743 75
Demand Loans.....	3,031 26	Due to Banks and Bankers in this	-----
Loans and Discounts.....	369,329 02	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	2,947 68	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	40 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	59,727 69
Bank.....	-----	Savings Deposits.....	27,973 59
Banking House.....	21,214 61	Demand Certificates.....	-----
Furniture and Fixtures.....	3,817 78	Time Certificates.....	158,800 19
Other Real Estate.....	1,847 01	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	1,161 18
State.....	35,472 02	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	28,911 75	Bills Payable, including Time Cer-	-----
Currency.....	13,750 00	tificates representing Borrowed	-----
Gold.....	1,210 00	Money.....	-----
Silver, Nickels and Pennies.....	682 26	All other Liabilities.....	-----
Checks and other Cash Items.....	351 71		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Miscellaneous.....	3,881 30		
Total.....	\$ 486,446 40	Total.....	\$ 486,446 64

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,725 57	Good.....	\$ 367,360 28
In Judgment.....	88 28	Doubtful.....	5,000 00
Not in Suit.....	370,546 43	Worthless.....	-----
Total.....	\$ 372,360 28	Total.....	\$ 372,360 28

**Valdosta Bank & Trust Co., Valdosta.****OFFICIAL STATEMENT.**

November 16, 1909.

B. P. Jones.....

President

W. H. Mashburn.....

Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 413,528 82	Capital Stock Paid In.....	\$ 200,000 00
Demand Loans.....	2,952 65	Surplus Fund.....	-----
Overdrafts.....	3,488 50	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	45,157 41
Bank.....	733 33	Due to Banks and Bankers in this	-----
Banking House.....	21,214 61	State.....	-----
Furniture and Fixtures.....	3,817 78	Due to Banks and Bankers in other	-----
Other Real Estate.....	4,825 96	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	65,338 42	Individual Deposits subject to Check	163,687 59
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	40,672 34	Demand Certificates.....	-----
Currency.....	16,481 00	Time Certificates.....	169,409 39
Gold.....	3,060 00	Certified Checks.....	-----
Silver, Nickels and Pennies.....	1,765 49	Cashier's Checks.....	32 91
Checks and Cash Items.....	408 40	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 578,287 30	Total.....	\$ 578,287 30

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,600 00	Good.....	\$ 411,481 74
In Judgment.....	400 00	Doubtful.....	5,000 00
Not in Suit.....	414,481 47	Worthless.....	-----
Total.....	\$ 416,481 47	Total.....	\$ 416,481 47



**Bank of Vidalia, Vidalia.****BANK EXAMINER'S REPORT.**

September 14, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,171 68
Fast Due Loans.....		Due to Banks and Bankers in this	
Demand Loans.....	48,430 23	State.....	
Loans and Discounts.....		Due to Banks and Bankers in other	
Loans on one name party.....		States.....	14,000 00
Overdrafts See Schedule.....	23 57	Due Unpaid Dividends.....	
Bonds secured by Cotton.....		Individual Deposits subject to Check	31,301 32
Bonds and Stocks owned by the		Savings Deposits.....	2,246 66
Bank.....	550 00	Demand Certificates.....	
Banking House.....	3,778 59	Time Certificates.....	15,251 27
Furniture and Fixtures.....	1,807 05	Certified Checks.....	
Other Real Estate.....		Cashier's Checks.....	165 26
Due from Banks and Bankers in this		Due to Clearing House.....	
State.....	25,576 87	Notes and Bills Rediscounted.....	
Due from Banks and Bankers in		Bills Payable, including Time Cer-	
other States.....	1,054 62	tificates representing Borrowed	
Currency.....	3,443 00	Money.....	10,000 00
Gold.....	125 00	All other Liabilities.....	
Silver, Nickels and Pennies.....	494 11		
Checks and other Cash Items.....	33 75		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....	2,919 40		
Total.....	\$ 89,136 19	Total.....	89,136 19

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 406 46	Good.....	48,385 85
In Judgment.....	1,247 93	Doubtful.....	
Not in Suit.....	46,775 84	Worthless.....	44 38
Total.....	\$ 48,430 23	Total.....	48,430 23

**Bank of Vidalia, Vidalia.****OFFICIAL STATEMENT.**

November 16, 1909.

John W. Poe..... President H. B. Graham..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 36,500 57	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	53 60	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,129 84
Bank.....	550 00	Due to Banks and Bankers in this	
Banking House.....	3,778 59	State.....	
Furniture and Fixtures.....	1,807 05	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	25,351 20	Individual Deposits subject to Check	38,144 37
Due from Banks and Bankers in		Savings Deposits.....	2,789 82
other States.....	3,122 87	Demand Certificates.....	
Currency.....	1,336 00	Time Certificates.....	16,077 60
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	844 04	Cashier's Checks.....	261 98
Checks and Cash Items.....	242 35	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	817 34	tificates representing Borrowed	
Advance on Cotton.....		Money.....	
Total.....	\$ 74,403 61	Total.....	\$ 74,403 61

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 202 35	Good.....	\$ 36,470 57
In Judgment.....	893 71	Doubtful.....	30 00
Not in Suit.....	35,404 51	Worthless.....	
Total.....	\$ 36,500 57	Total.....	\$ 36,500 57

## Citizens Bank, Vidalia.

## BANK EXAMINER'S REPORT.

September 13, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	7,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	1,926 33
Demand Loans.....	92,628 37	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	476 70	States.....	-----
Overdrafts secured by Cotton.....	5,986 94	Due Unpaid Dividends.....	444 00
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	51,727 86
Bank.....	-----	Savings Deposits.....	19,013 64
Banking House.....	-----	Demand Certificates.....	16,075 58
Furniture and Fixtures.....	17,568 62	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	520 84
State.....	22,875 69	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	890 14	Bills Payable, including Time Cer-	-----
Currency.....	2,037 00	tificates representing Borrowed	-----
Gold.....	87 50	Money.....	20 000 00
Silver, Nickels and Pennies.....	370 20	All other Liabilities.....	2,000 00
Checks and other Cash Items.....	1,287 09		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 144,208 25	Total.....	\$ 144,208 25

## LOANS AND DISCOUNTS.

In Suit.....	} 10,891 61	Good.....	\$ 90,128 37
In Judgment.....		Doubtful.....	2,000 00
Not in Suit.....		Worthless.....	500 00
Total.....	\$ 92,628 37	Total.....	\$ 92,628 37

## Citizens Bank, Vidalia.

## OFFICIAL STATEMENT.

November 16, 1909.

W. T. Jenkins.....President

J. E. Schumpert.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	100,536 29	Capital Stock Paid In.....	25,000 00
Demand Loans.....	-----	Surplus Fund.....	7,500 00
Overdrafts.....	20,919 45	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	5,348 66
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	9,473 40	State.....	-----
Furniture and Fixtures.....	3,664 32	Due to Banks and Bankers in other	-----
Other Real Estate.....	4,519 34	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	156 00
State.....	22,260 94	Individual Deposits subject to Check	82,555 40
Due from Banks and Bankers in	-----	Savings Deposits.....	23,952 56
other States.....	157 48	Demand Certificates.....	-----
Currency.....	3,372 00	Time Certificates.....	24,318 50
Gold.....	207 50	Certified Checks.....	2,600 00
Silver, Nickels and Pennies.....	1,651 30	Cashier's Checks.....	831 63
Checks and Cash Items.....	2,312 05	Due to Clearing House.....	-----
Exchanges for the Clearing House..	1,260 00	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	1,928 68	tificates representing Borrowed	-----
Books and Stationery.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----		
Total.....	172,262 75	Total.....	172,262 75

## LOANS AND DISCOUNTS.

In Suit.....	1,629 00	Good.....	100,036 29
In Judgment.....	2,048 64	Doubtful.....	500 00
Not in Suit.....	96,858 65	Worthless.....	-----
Total.....	100,536 29	Total.....	100,536 29

**Bank of Vienna, Vienna.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$50,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	10,836 46
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	67,737 25	State.....	7,041 13
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,310 61	States.....	
Overdrafts secured by Cotton.....	9,772 69	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	128,812 75
Bank.....	8,688 00	Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	3,272 97	Time Certificates.....	17,899 10
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	730 69
State.....	71,701 41	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	35,250 30	Bills Payable, including Time Cer-	
Currency.....	13,218 00	tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	2,696 50	All other Liabilities.....	
Checks and Cash Items.....	1,672 40		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$215,320 13	Total.....	\$215,320 13

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 756 47	Good.....	\$ 67,737 25
In Judgment.....		Doubtful.....	
Not in Suit.....	66,980 78	Worthless.....	
Total.....	\$ 67,737 25	Total.....	\$

**Bank of Vienna, Vienna.****OFFICIAL STATEMENT.**

November 16, 1909.

K. R. Lewis.....Vice-President J. B. Hamilton.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 54,155 78	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	652 10	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	9,318 49
Bank.....	8,688 00	Due to Banks and Bankers in this	
Banking House.....	3,272 97	State.....	
Furniture and Fixtures.....		Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	46 00
State.....	100,677 23	Individual Deposits subject to Check	157,973 33
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	37,074 78	Demand Certificates.....	
Currency.....	8,554 00	Time Certificates.....	
Gold.....		Certified Checks.....	90 58
Silver, Nickels and Pennies.....	4,533 29	Cashier's Checks.....	179 75
Exchanges for the Clearing House.....		Due to Clearing House.....	
Profit and Loss.....		Notes and Bills Rediscounted.....	
Interest Paid.....		Reserve for taxes.....	
Insurance Fund.....		Bills Payable, including Time Cer-	
Warehouse.....		tificates representing Borrowed	
		Money.....	
Total.....	\$217,608 15	Total.....	\$217,608 15

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 54,155 78
In Judgment.....		Doubtful.....	
Not in Suit.....	54,155 78	Worthless.....	
Total.....	\$ 54,155 78	Total.....	\$ 54,155 78

**Dooly Savings Bank, Vienna.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	12,532 04
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	44,880 42	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	100 00	Time Certificates.....	22,963 97
Other Real Estate.....	3,025 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	7,490 59	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....		Bills Payable, including Time Cer-	
Currency.....		tificates representing Borrowed	
Gold.....		Money.....	5,000 00
Silver, Nickels and Pennies.....		All other Liabilities Unearned Int.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 55,496 01	Total.....	\$ 55,496 01

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 44,880 42
In Judgment.....		Doubtful.....	
Not in Suit.....	44,880 42	Worthless.....	
Total.....	\$	Total.....	\$

**Dooly Savings Bank, Vienna.****OFFICIAL STATEMENT.**

November 16, 1909.

K. R. Lewis.....President

J. B. Hamilton.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 40,173 11	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	12,480 55
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	100 00	Due to Banks and Bankers in other	
Other Real Estate.....	3,025 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	7,088 71	Individual Deposits subject to Check	
Due from Banks and Bankers in		Savings Deposits.....	
other States.....		Demand Certificates.....	
Currency.....		Time Certificates.....	22,969 97
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....		Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....	63 70	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 50,450 52	Unearned Interest.....	
		Total.....	\$ 50,450 52

**LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 40,173 11
In Judgment.....		Doubtful.....	
Not in Suit.....	40,173 11	Worthless.....	
Total.....	\$ 40,173 11	Total.....	\$ 40,173 11

**Bank of Villa Rica, Villa Rica.****BANK EXAMINER'S REPORT.**

November 12, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	24,203 07
Demand Loans.....	40 00	Due to Banks and Bankers in this	
Loans and Discounts.....	61,747 96	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	55,607 85
Bank.....		Savings Deposits.....	
Banking House.....	1,000 00	Demand Certificates.....	
Furniture and Fixtures.....	1,500 00	Time Certificates.....	5,185 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	1,666 31
State.....	45,580 42	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	3,932 34	Bills Payable, including Time Cer-	
Currency.....	1,100 00	tificates representing Borrowed	
Gold.....	240 00	Money.....	
Silver, Nickels and Pennies.....	735 38	All other Liabilities.....	
Checks and other Cash Items.....	786 13		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$116,662 23	Total.....	\$116,662 23

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 261 35	Good.....	\$ 61,526 61
In Judgment.....		Doubtful.....	261 35
Not in Suit.....	61,526 61	Worthless.....	
Total.....	\$ 61,787 96	Total.....	\$ 61,787 96

**Bank of Villa Rica, Villa Rica.****OFFICIAL STATEMENT.**

November 16, 1909.

W. B. Candler.....President S. O. Fielder.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 60,333 36	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	24,222 12
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,000 00	State.....	
Furniture and Fixtures.....	1,500 00	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	49,362 68	Individual Deposits subject to Check	60,582 89
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	5,389 65	Demand Certificates.....	
Currency.....	3,306 00	Time Certificates.....	5,185 00
Gold.....	240 00	Certified Checks.....	
Silver, Nickels and Pennies.....	756 96	Cashier's Checks.....	1,898 64
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
		Profit and Loss.....	
Total.....	\$121,888 65	Total.....	\$121,888 65

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 261 35	Good.....	\$ 60,072 01
In Judgment.....		Doubtful.....	261 35
Not in Suit.....	60,072 01	Worthless.....	
Total.....	\$ 60,333 36	Total.....	\$ 60,333 36

# **Merchants & Planters Bank, Villa Rica.**

## **BANK EXAMINER'S REPORT.**

November 12, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 18,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	5,567 25
Demand Loans.....	750 00	Due to Banks and Bankers in this	
Loans and Discounts.....	35,505 68	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	182 20	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	29,911 33
Bank.....		Savings Deposits.....	
Banking House.....	1,574 09	Demand Certificates.....	
Furniture and Fixtures.....	1,558 51	Time Certificates.....	3,604 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	112 86
State.....	14,120 42	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	7,870 96	Bills Payable, including Time Cer-	
Currency.....	1,069 00	tificates representing Borrowed	
Gold.....	115 00	Money.....	6,000 00
Silver, Nickels and Pennies.....	449 58	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
<b>Total.....</b>	<b>\$ 63,195 44</b>	<b>Total.....</b>	<b>\$ 63,195 44</b>

## **LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 36,255 68
In Judgment.....		Doubtful.....	
Not in Suit.....	36,255 68	Worthless.....	
<b>Total.....</b>	<b>\$ 36,255 68</b>	<b>Total.....</b>	<b>\$ 36,255 68</b>

# **Merchants & Planters Bank, Villa Rica.**

## **OFFICIAL STATEMENT.**

November 16, 1909.

J. M. Moore..... President      E. R. Ayers..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 33,475 32	Capital Stock Paid In.....	\$ 18,000 00
Demand Loans.....	1,100 00	Surplus Fund.....	
Overdrafts.....	2,867 36	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,577 40
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,574 09	State.....	
Furniture and Fixtures.....	1,558 51	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	15,588 01	Individual Deposits subject to Check	32,741 23
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,841 51	Demand Certificates.....	
Currency.....	3,914 00	Time Certificates.....	3,604 00
Gold.....	115 00	Certified Checks.....	
Silver, Nickels and Pennies.....	427 91	Cashier's Checks.....	539 08
Checks and Cash Items.....		Due to Clearing House.....	
Exchange for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	3,000 00
<b>Total.....</b>	<b>\$ 63,461 71</b>	<b>Total.....</b>	<b>\$ 63,461 71</b>

## **LOANS AND DISCOUNTS.**

In Suit.....	\$	Good.....	\$ 34,575 32
In Judgment.....		Doubtful.....	
Not in Suit.....	34,575 32	Worthless.....	
<b>Total.....</b>	<b>\$ 34,575 32</b>	<b>Total.....</b>	<b>\$ 34,575 32</b>

**Bank of Wadley, Wadley.****BANK EXAMINER'S REPORT.**

September 22, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	1,400 18
Demand Loans.....	1,938 37	Due to Banks and Bankers in this	.....
Loans and Discounts.....	54,365 41	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	556 65	States.....	13,000 00
Overdrafts secured by Cotton.....	9,056 55	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	39,631 12
Bank.....	.....	Savings Deposits.....	1,037 94
Banking House.....	6,705 76	Demand Certificates.....	.....
Furniture and Fixtures.....	2,961 75	Time Certificates.....	15,968 06
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	24,987 74	Cashier's Checks.....	544 86
State.....	.....	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	9,533 12	Bills Payable, including Time Cer-	.....
Currency.....	530 00	tificates representing Borrowed	.....
Gold.....	1,230 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	1,540 78	All other Liabilities.....	.....
Checks and other Cash Items.....	270 16		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	2,905 87		
Total.....	\$116,582 16	Total.....	\$116,582 16
LOANS AND DISCOUNTS.			
In Suit.....	\$ 906 32	Good.....	\$ 55,303 78
In Judgment.....	.....	Doubtful.....	1,000 00
Not in Suit.....	55,397 46	Worthless.....	.....
Total.....	\$ 56,303 78	Total.....	\$ 56,303 78

**Bank of Wadley, Wadley.****OFFICIAL STATEMENT.**

November 16, 1909.

L. R. Farmer..... President F. M. Reeves..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	38,435 44	Capital Stock Paid In.....	25,000 00
Demand Loans.....	.....	Surplus Fund.....	.....
Overdrafts on Cotton.....	16,224 89	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	3,409 46
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	6,705 76	State.....	.....
Furniture and Fixtures.....	2,961 75	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	19,984 29	Due Unpaid Dividends.....	.....
State.....	.....	Individual Deposits subject to Check	40,282 49
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	5,129 33	Demand Certificates.....	.....
Currency.....	.....	Time Certificates.....	19,680 18
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	3,035 05	Cashier's Checks.....	425 54
Checks and Cash Items.....	.....	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	1,321 16	tificates representing Borrowed	.....
Mutual Fire Insurance Fund.....	.....	Money.....	5,000 00
Depositors Guarantee Fund.....	.....		
Total.....	93,797 67	Total.....	93,797 67
LOANS AND DISCOUNTS.			
In Suit.....	500.00	Good.....	37,435 44
In Judgment.....	60 00	Doubtful.....	1,000 00
Not in Suit.....	37,875 44	Worthless.....	.....
Total.....	38,435 44	Total.....	38,435 44

## Jefferson County Bank, Wadley.

## BANK EXAMINER'S REPORT.

September 25, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	890 89
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	41,933 03	State.....	5,339 86
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,770 41	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	42,946 19
Bank.....		Savings Deposits.....	
Banking House.....	3,329 09	Demand Certificates.....	
Furniture and Fixtures.....	3,064 62	Time Certificates.....	3,936 48
Other Real Estate.....	458 56	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	411 95
State.....	34,779 13	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,095 16	Bills Payable, including Time Cer-	
Currency.....	2,500 00	tificates representing Borrowed	
Gold.....	150 00	Money.....	27,000 00
Silver, Nickels and Pennies.....	240 63	All other Liabilities.....	1,700 00
Checks and other Cash Items.....	4,814 74	Cash Long.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Loans Short.....			
Depositors Guarantee Fund.....			
Total.....	\$ 97,225 37	Total.....	\$ 97,225 37

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 41,933 03
In Judgment.....		Doubtful.....	
Not in Suit.....	41,933 03	Worthless.....	
Total.....	\$	Total.....	\$

## Jefferson County Bank, Wadley.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter October 5, 1907

Begun Business 1907

Jno. D. Walker..... President

C. W. E. Marsh..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 22,442 87	Capital Stock Paid In.....	\$ 15,660 00
Demand Loans.....	1,250 00	Surplus Fund.....	
Overdrafts.....	2,561 66	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,192 94
Bank.....		Due to Banks and Bankers in this	
Banking House.....	3,787 65	State.....	
Furniture and Fixtures.....	2,163 22	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	15,709 90	Individual Deposits subject to Check	37,023 68
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	6,555 01	Demand Certificates.....	
Currency.....		Time Certificates.....	3,736 48
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	4,269 87	Cashier's Checks.....	1,395 18
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Interest Paid.....		Bills Payable, including Time Cer-	
Expense Account.....		tificates representing Borrowed	
Books and Stationery.....	268 10	Money.....	
Total.....	\$ 59,008 28	Total.....	\$ 59,008 28

## LOANS AND DISCOUNTS.

In Suit.....	\$	Good.....	\$ 23,692 87
In Judgment.....		Doubtful.....	
Not in Suit.....	23,692 87	Worthless.....	
Total.....	\$	Total.....	\$



## Citizens Bank, Warrenton.

## BANK EXAMINER'S REPORT.

December 20, 1909.

Examined by J. S. Hollinshead.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 50,000 00
Loans on Collateral other than R. E.....	Surplus Fund.....15,000 00
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....6,325 28
Demand Loans.....16,486 31	Due to Banks and Bankers in this
Loans and Discounts.....64,463 02	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....4,684 52	States.....
Overdrafts secured by Cotton.....46,976 03	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check 112,199 43
Bank.....	Savings Deposits.....
Banking House.....7,129 56	Demand Certificates.....
Furniture and Fixtures.....1,600 00	Time Certificates.....6,302 18
Other Real Estate.....3,213 21	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks.....187 19
State.....24,067 73	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States.....6,862 36	Bills Payable, including Time Cer-
Currency.....7,876 00	tificates representing Borrowed
Gold.....	Money.....
Silver, Nickels and Pennies.....1,115 55	All other Liabilities.....
Checks and other Cash Items.....3,943 45	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....1,596 34	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$190,014 08	Total.....\$190,014 08.

## LOANS AND DISCOUNTS.

In Suit.....\$	Good.....\$ 80,949 33
In Judgment.....	Doubtful.....
Not in Suit.....80,949 33	Worthless.....
Total.....\$ 80,949 33	Total.....\$ 80,949 33.

## Citizens Bank, Warrenton.

## OFFICIAL STATEMENT.

November 16, 1909.

J. H. Battle.....President

C. R. Fitzpatrick.....Cashier

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 67,156 45	Capital Stock Paid In.....\$ 50,000 00
Demand Loans.....15,857 34	Surplus Fund.....15,000 00
Overdrafts.....19,690 08	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid.....6,282 93
Bank.....	Due to Banks and Bankers in this
Banking House.....7,129 56	State.....
Furniture and Fixtures.....1,600 00	Due to Banks and Bankers in other
Other Real Estate.....3,213 21	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State.....23,125 96	Individual Deposits subject to Check 113,309 31
Due from Banks and Bankers in	Savings Deposits.....
other States.....15,504 20	Demand Certificates.....
Currency.....10,322 00	Time Certificates.....
Gold.....	Certified Checks.....
Silver, Nickels and Pennies.....1,186 50	Cashier's Checks.....1,141 74
Checks and Cash Items.....18,984 18	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....1,588 34	tificates representing Borrowed
Warehouse.....376 16	Money.....
Total.....\$185,733 98	Total.....\$185,733 98

## LOANS AND DISCOUNTS.

In Suit.....\$	Good.....\$ 67,156 45
In Judgment.....1,100 00	Doubtful.....
Not in Suit.....66,056 45	Worthless.....
Total.....\$	Total.....\$

**Planters & Merchants Bank, Warrenton.****BANK EXAMINER'S REPORT.**

December 21, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	4,399 62
Miscellaneous Loans		Due to Banks and Bankers in this State	
Demand Loans	10,416 95	Due to Banks and Bankers in other States	
Loans and Discounts	18,508 61	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check	53,716 33
Overdrafts, See Schedule	2,515 70	Savings Deposits	
Overdrafts secured by Cotton		Demand Certificates	
Bonds and Stocks owned by the Bank		Time Certificates	3,706 00
Banking House	3,113 35	Certified Checks	
Furniture and Fixtures	2,291 12	Cashier's Checks	6,962 85
Other Real Estate		Due to Clearing House	
Due from Banks and Bankers in this State	30,252 16	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	10,958 30	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	2,075 00	All other Liabilities	
Gold	40 00		
Silver, Nickels and Pennies	524 93		
Checks and other Cash Items	2,663 39		
Checks and Exchanges for the Clearing House			
Profit and Loss			
Interest Paid	425 49		
All other Resources			
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 83,784 80</b>	<b>Total</b>	<b>\$ 83,784 80</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 28,925 56
In Judgment		Doubtful	
Not in Suit	28,925 56	Worthless	
<b>Total</b>	<b>\$ 28,925 56</b>	<b>Total</b>	<b>\$ 28,925 56</b>

**Planters & Merchants Bank, Warrenton.****OFFICIAL STATEMENT.**

November 16, 1909.

L. O. Benton.....President J. C. Evans.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 26,856 44	Capital Stock Paid In	\$ 15,000 00
Demand Loans		Surplus Fund	
Overdrafts	2,757 84	Undivided Profits, less Current Expenses and Taxes Paid	4,181 02
Bonds and Stocks owned by the Bank		Due to Banks and Bankers in this State	
Banking House	3,008 98	Due to Banks and Bankers in other States	
Furniture and Fixtures	2,291 12	Due Unpaid Dividends	
Other Real Estate		Individual Deposits subject to Check	66,365 59
Due from Banks and Bankers in this State	14,611 75	Savings Deposits	
Due from Banks and Bankers in other States	7,873 96	Demand Certificates	
Currency	7,236 00	Time Certificates	3,856 00
Gold	40 00	Certified Checks	
Silver, Nickels and Pennies	713 81	Cashier's Checks	1,908 59
Checks and Cash Items	30,495 81	Due to Clearing House	
Exchanges for the Clearing House		Notes and Bills Rediscounted	
Profit and Loss		Bills Payable, including Time Certificates representing Borrowed Money	5,000 00
Interest Paid	425 49		
Depositors Guarantee Fund			
<b>Total</b>	<b>\$ 96,311 20</b>	<b>Total</b>	<b>\$ 96,311 20</b>

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 26,856 44
In Judgment		Doubtful	
Not in Suit		Worthless	
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**Washington Exchange Bank, Washington.****BANK EXAMINER'S REPORT.**

December 21, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 62,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	33,480 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	8,290 90
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	.....
Demand Loans.....	6,587 32	Due to Banks and Bankers in this	.....
Loans and Discounts.....	96,583 61	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	59,317 97	States.....	.....
Overdrafts secured by Cotton.....	91,800 97	Due Unpaid Dividends.....	268 00
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	221,669 75
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	4,308 09	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	42,655 50	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	7,670 66	Bills Payable, including Time Cer-	.....
Currency.....	.....	tificates representing Borrowed	.....
Gold.....	.....	Money.....	.....
Silver, Nickels and Pennies.....	16,784 53	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$325,708 65	Total.....	\$325,708 65

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 300 00	Good.....	\$103,170 93
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	102,870 93	Worthless.....	.....
Total.....	\$103,170 93	Total.....	\$ .....

**Washington Exchange Bank, Washington.****OFFICIAL STATEMENT.**

November 16, 1909.

T. M. Green.....President J. R. Dyson.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$130,254 27	Capital Stock Paid In.....	\$ 62,000 00
Demand Loans.....	83,929 73	Surplus Fund.....	33,480 00
Overdrafts.....	2,717 68	Undivided Profits, less Current Ex-	7,811 08
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	.....
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	.....	State.....	507 06
Furniture and Fixtures.....	4,308 09	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	268 00
State.....	92,320 54	Individual Deposits subject to Check	180,908 75
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	12,176 07	Demand Certificates.....	24,626 79
Currency.....	20,992 00	Time Certificates.....	.....
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	1,566 76	Cashier's Checks.....	.....
Checks and Cash Items.....	1,336 54	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	.....	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	40,000 00
Total.....	\$349,601 68	Total.....	\$349,601 68

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$214,184 00
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	214,184 00	Worthless.....	.....
Total.....	\$214,184 00	Total.....	\$214,184 00

**Washington Loan & Banking Co., Washington.****BANK EXAMINER'S REPORT.**

December 21, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	50,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	30,567 70
Demand Loans.....	40,962 38	Due to Banks and Bankers in this	
Loans and Discounts.....	108,981 30	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	24,138 74	States.....	
Overdrafts secured by Cotton.....	63,728 63	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	165,318 40
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	59,667 29
Furniture and Fixtures.....	4,515 48	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	21,038 41	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	30,828 90	Bills payable, including Time Cer-	
Currency.....	6,710 00	tificates representing Borrowed	
Gold.....	1,530 00	Money.....	
Silver, Nickels and Pennies.....	704 59	All other Liabilities.....	
Checks and other Cash Items.....	2,414 96	Discount and Interest.....	
Checks and Exchanges for the Clear-		Premium on Exchange.....	
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	305,553 39	Total.....	305,553 39

**LOANS AND DISCOUNTS.**

In Suit.....	1,138 00	Good.....	149,943 68
In Judgment.....		Doubtful.....	
Not in Suit.....	148,805 68	Worthless.....	
Total.....	149,943 68	Total.....	149,943 68

**Washington Loan & Banking Co., Washington.****OFFICIAL STATEMENT.**

November 16, 1909.

W. T. Johnson.....President.

T. J. Barksdale.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 121,623 45	Capital Stock Paid In.....	50,000 00
Demand Loans.....	88,064 93	Surplus Fund.....	
Overdrafts.....	9,408 07	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	31,363 67
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	4,515 48	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	70,018 98	Individual Deposits subject to Check	244,413 92
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	15,630 75	Demand Certificates.....	
Currency.....	8,538 00	Time Certificates.....	
Gold.....	1,630 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,362 05	Cashier's Checks.....	
Checks and Cash Items.....	4,976 88	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
		Reserved for Int. and Tax.....	
Total.....	\$ 325,777 59	Total.....	325,777 59

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	209,688 38
In Judgment.....		Doubtful.....	
Not in Suit.....	209,688 38	Worthless.....	
Total.....	209,688 38	Total.....	209,688 38

**Oconee County Bank, Watkinsville.****BANK EXAMINER'S REPORT.**

November 5, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	15,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	11,400 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	62,824 36	penses and Taxes Paid.....	226 55
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	59 67	States.....	
Overdrafts secured by Cotton.....	20,979 95	Due Unpaid Dividends.....	6 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	79,764 08
Bank.....	1,600 00	Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	907 17	Time Certificates.....	3,500 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	21 50
State.....	21,427 70	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,863 49	Bills Payable, including Time Cer-	
Currency.....	4,843 00	tificates representing Borrowed	
Gold.....		Money.....	6,000 00
Silver, Nickels and Pennies.....	412 79	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources, Depositors Guar-			
antee Fund.....			
Total.....	115,918 13	Total.....	115,918 13

**LOANS AND DISCOUNTS.**

In Suit.....	500 00	Good.....	\$ 62,324 36
In Judgment.....		Doubtful.....	500 00
Not in Suit.....	62,324 36	Worthless.....	
Total.....	62,824 36	Total.....	62,824 36

**Oconee County Bank, Watkinsville.****OFFICIAL STATEMENT.**

November 16, 1909.

A. W. Ashford..... President		J. Warren Smith..... Cashier	
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 59,529 88	Capital Stock Paid In.....	15,000 00
Demand Loans.....	1,500 00	Surplus Fund.....	11,400 00
Overdrafts (secured).....	28,292 08	Undivided Profits, less Current Ex-	
Overdrafts (unsecured).....	67 74	penses and Taxes Paid.....	384 03
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....	1,600 00	State.....	
Banking House.....		Due to Banks and Bankers in other	
Furniture and Fixtures.....	907 17	States.....	
Other Real Estate.....		Due Unpaid Dividends.....	6 00
Due from Banks and Bankers in this		Individual Deposits subject to Check	79,735 90
State.....	9,903 25	Savings Deposits.....	
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	6,656 94	Time Certificates.....	3,500 00
Currency.....	4,112 00	Certified Checks.....	
Gold.....		Cashier's Checks.....	28 15
Silver, Nickels and Pennies.....	466 78	Due to Clearing House.....	
Checks and Cash Items.....	18,24	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable.....	3,000 00
Profit and Loss.....		Suspense Items.....	
Taxes and Insurance Advanced.....			
Depositors Guarantee Fund.....			
Total.....	113,054 08	Total.....	\$ 113,054 08

**LOANS AND DISCOUNTS.**

In Suit.....	500 00	Good.....	\$ 60,529 88
In Judgment.....		Doubtful.....	500 00
Not in Suit.....	60,529 88	Worthless.....	
Total.....	61,029 88	Total.....	61,029 88

## Citizens Bank, Waverly Hall.

## BANK EXAMINER'S REPORT.

October 20, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	15,800 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	1,053 91	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	11,705 00
Bank.....		Savings Deposits.....	
Banking House.....	1,485 31	Demand Certificates.....	
Furniture and Fixtures.....	1,147 71	Time Certificates.....	249 00
Sundry Exchanges.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	18,945 11	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,815 18	Bills Payable, including Time Cer-	
Currency.....	935 00	tificates representing Borrowed	
Gold.....	10 00	Money.....	
Silver, Nickels and Pennies.....	807 83	All other Liabilities.....	
Checks and other Cash Items.....	151 62		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources, Net Expenses.....	402 33		
Total.....	27,754 00	Total.....	27,754 00

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	1,053 91
In Judgment.....		Doubtful.....	
Not in Suit.....	1,053 91	Worthless.....	
Total.....	1,053 91	Total.....	1,053 91

## Citizens Bank, Waverly Hall.

## OFFICIAL STATEMENT.

November 16, 1909.

G. A. Byrd.....President

G. P. Stanford.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	1,300 62	Capital Stock Paid In.....	15,800 00
Demand Loans.....	1,228 29	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,484 51	State.....	
Furniture and Fixtures.....	1,563 14	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	
State.....	16,296 60	Due Unpaid Dividends.....	
Due from Banks and Bankers in		Individual Deposits subject to Check	12,747 74
other States.....	3,044 91	Savings Deposits.....	
Currency.....	2,950 00	Demand Certificates.....	
Gold.....		Time Certificates.....	264 00
Silver, Nickels and Pennies.....	858 68	Certified Checks.....	
Checks and Cash Items.....		Cashier's Checks.....	401 85
Exchanges For the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....	486 84	tificates representing Borrowed	
Interest Paid.....		Money.....	
Depositors Guarantee Fund.....			
Total.....	\$ 29,213 59	Total.....	29,213 59

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	2,528 91
In Judgment.....		Doubtful.....	
Not in Suit.....	2,528 91	Worthless.....	
Total.....	2,528 91	Total.....	2,528 91

**Exchange Bank, Waycross.****BANK EXAMINER'S REPORT.**

July 29, 1909.

Examined by J W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	75 000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	4,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	4,891 40
Demand Loans.....	12,785 00	Due to Banks and Bankers in this	
Loans and Discounts.....	117,662 31	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	983 00	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	53,798 20
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	4,500 00	Time Certificates.....	260 00
Other Real Estate.....	266 00	Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	855 36	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	11,636 36	Bills Payable, including Time Cer-	
Currency.....	423 00	tificates representing Borrowed	
Gold.....	50 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	2,428 96	All other Liabilities.....	
Checks and other Cash Items.....	1,359 61	Unearned Interest.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	152,949 60	Total.....	152,949 60
LOANS AND DISCOUNTS.			
In Suit.....	3,579 45	Good.....	127,696 76
In Judgment.....	6,190 95	Doubtful.....	2,500 00
Not in Suit.....	120,676 91	Worthless.....	250 55
Total.....	130,447 31	Total.....	130,447 31

**Exchange Bank, Waycross.****OFFICIAL STATEMENT.**

November 16, 1909.

C. M. Sweat.....President      W. H. Buchanan.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	111,026 34	Capital Stock Paid In.....	75,000 00
Demand Loans.....	1,530 05	Surplus Fund.....	4,000 00
Overdrafts.....	146 03	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	5,779 14
Bank.....		Unearned Interest.....	
Banking House.....		Due to Banks and Bankers in this	
Furniture and Fixtures.....	4,500 00	State.....	
Other Real Estate.....	266 00	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	
State.....	12,562 19	Due Unpaid Dividends.....	
Due from Banks and Bankers in		Individual Deposits subject to Check	69,169 83
other States.....	4,420 29	Savings Deposits.....	
Currency.....	11,625 00	Demand Certificates.....	
Gold.....	3,062 50	Time Certificates.....	260 00
Silver, Nickels and Pennies.....	2,519 52	Certified Checks.....	15 00
Checks and Cash Items.....	237 41	Cashier's Checks.....	878 62
Exchanges for the Clearing House.....	1,309 42	Due to Clearing House.....	
Profit and Loss.....	1,897 84	Notes and Bills Rediscounted.....	
Interest Paid.....		Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....		tificates representing Borrowed	
		Money.....	10,000 00
Total.....	165,102 59	Total.....	165,102 59
LOANS AND DISCOUNTS.			
In Suit.....	3,517 34	Good.....	121,174 19
In Judgment.....	5,752 69	Doubtful.....	1,382 20
Not in Suit.....	113,286 36	Worthless.....	
Total.....	122,566 39	Total.....	122,556 39

**Bank of Waynesboro, Waynesboro.****BANK EXAMINER'S REPORT.**

December 17, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	50,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	5,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	5,134 37
Demand Loans.....	2,080 00	Due to Banks and Bankers in this	
Loans and Discounts.....	114,281 51	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,486 02	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	105,087 11
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	7,311 27	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	9 00
State.....	27,188 53	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	9,044 85	Bills Payable, including Time Cer-	
Currency.....	1,011 00	tificates representing Borrowed	
Gold.....	525 00	Money.....	
Silver, Nickels and Pennies.....	455 54	All other Liabilities.....	
Checks and other Cash Items.....	1,846 76	Cash Long.....	
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	165,230 48	Total.....	165,230 48

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	116,361 51
In Judgment.....		Doubtful.....	
Not in Suit.....	116,361 51	Worthless.....	
Total.....	116,361 51	Total.....	116,361 51

**Bank of Waynesboro, Waynesboro.****OFFICIAL STATEMENT.**

November 16, 1909.

C. W. Skinner.....

President

W. O. Gresham.....

Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	99,980 07	Capital Stock Paid In.....	50,000 00
Demand Loans.....	100 00	Surplus Fund.....	5,000 00
Overdrafts.....	1,079 28	Undivided Profits, less Current Ex-	
Overdrafts unsecured.....		penses and Taxes Paid.....	4,398 95
Bonds and Stocks owned by the		Due to Banks and Bankers in this	
Bank.....		State.....	
Banking House.....		Due to Banks and Bankers in other	
Furniture and Fixtures.....	7,311 27	States.....	
Other Real Estate.....		Due Unpaid Dividends.....	
Due from Banks and Bankers in this		Individual Deposits subject to Check	86,104 54
State.....	12,982 26	Savings Deposits.....	
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	16,706 69	Time Certificates.....	
Currency.....	4,396 00	Certified Checks.....	
Gold.....	520 00	Cashier's Checks.....	151 79
Silver, Nickels and Pennies.....	1,879 85	Due to Clearing House.....	
Checks and Cash Items.....	609 86	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....		Money.....	
Total.....	145,655 28	Total.....	145,655 28

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	100,080 07
In Judgment.....		Doubtful.....	
Not in Suit.....	100,080 07	Worthless.....	
Total.....	100,080 07	Total.....	100,080 07



## Bank of West Point, West Point.

## BANK EXAMINER'S REPORT.

October 6, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....		Capital Stock Paid In.....	75,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	42,327 71
Demand Loans.....	21,416 33	Due to Banks and Bankers in this	
Loans and Discounts.....	231,488 63	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	9,071 30	States.....	39 60
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	141,251 53
Bank.....		Savings Deposits.....	43,897 97
Banking House.....	27,404 70	Demand Certificates.....	
Furniture and Fixtures.....	1,759 25	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	15 15
State.....	16,658 00	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	21,948 43
other States.....	29,582 04	Bills Payable, including Time Cer-	
Currency.....	6,181 00	tificates representing Borrowed	
Gold.....	790 00	Money.....	25,000 00
Silver, Nickels and Pennies.....	3,786 48	All other Liabilities.....	
Checks and other Cash Items.....	1,082 44		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources Pd. Ins. Prem.....	260 13		
Depositors Guarantee Fund.....			
Total.....	349,480 39	Total.....	349,480 39

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	250,904 96
In Judgment.....	1,620 00	Doubtful.....	2,000 00
Not in Suit.....	251,284 96	Worthless.....	
Total.....	252,904 96	Total.....	252,904 96

## Bank of West Point, West Point.

## OFFICIAL STATEMENT.

November 16, 1909.

R. Herzfeld..... President J. C. McKemie..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	220,012 51	Capital Stock Paid In.....	75,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts and Advances on Cotton.....	14,367 40	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	43,267 90
Bank.....		Due to Banks and Bankers in this	
Banking House.....	27,404 70	State.....	
Furniture and Fixtures.....	1,759 25	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	822 68
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	10,393 43	Individual Deposits subject to Check	177,910 52
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	19,624 97	Demand Certificates.....	
Currency.....	10,417 00	Time Certificates.....	
Gold.....	985 00	Certified Checks.....	
Silver, Nickels and Pennies.....	3,426 75	Cashier's Checks.....	1,400 04
Checks and Cash Items, Ins. Acct.....	260 13	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	10,250 00
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	308,651 14	Total.....	308,651 14

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	219,012 51
In Judgment.....		Doubtful.....	1,000 00
Not in Suit.....	220,012 51	Worthless.....	
Total.....	220,012 51	Total.....	220,012 51

**Bank of Whigham, Whigham.****BANK EXAMINER'S REPORT.**

October 18, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	-----	Capital Stock Paid in	25,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	56,470 36	penses and Taxes Paid	11,345 83
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	-----
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	292 76	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	37,671 77
Bank	-----	Savings Deposits	-----
Banking House	2,572 79	Demand Certificates	-----
Furniture and Fixtures	1,794 21	Time Certificates	11,036 97
Other Real Estate	14,050 00	Certified Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	703 80
State	4,899 70	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	6,623 40	Bills Payable, including Time Cer-	-----
Currency	3,069 00	tificates representing Borrowed	-----
Gold	415 00	Money	6,000 00
Silver, Nickels and Pennies	1,027 91	All other Liabilities	-----
Checks and other Cash Items	543 24		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 91,758 37	Total	91,758 37

**LOANS AND DISCOUNTS.**

In Suit	-----	Good	56,470 36
In Judgment	-----	Doubtful	-----
Not in Suit	56,470 36	Worthless	-----
Total	56,470 36	Total	56,470 36

**Bank of Whigham, Whigham.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter		Begun Business Jan 1st, 1905	
D. G. McNair	President	Oliver C. Spence	Cashier
RESOURCES		LIABILITIES	
Loans and Discounts	\$ 56,406 79	Capital Stock Paid In	\$ 25,000 00
Demand Loans	1,590 00	Surplus Fund	-----
Overdrafts	710 63	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	11,873 47
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	2,572 79	State	-----
Furniture and Fixtures	1,794 21	Due to Banks and Bankers in other	-----
Other Real Estate	14,050 00	States	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	3,346 51	Individual Deposits subject to Check	39,438 14
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	3,701 20	Demand Certificates	-----
Currency	1,697 00	Time Certificates	10,800 65
Gold	430 00	Certified Checks	-----
Silver, Nickels and Pennies	1,279 52	Cashier's Checks	892 04
Checks and Cash Items	467 97	Notes and Bills Rediscounted	-----
Exchanges for the Clearing House	-----	Bills Payable, including Time Cer-	-----
Profit and Loss	57 68	tificates representing Borrowed	-----
Interest Paid	-----	Money	-----
Depositors Guarantee Fund	-----	Reserved for Taxes	-----
Total	\$ 88,004 30	Total	\$ 88,004 30

**LOANS AND DISCOUNTS.**

In Suit	\$ 27 65	Good	\$ 56,406 79
In Judgment	-----	Doubtful	-----
Not in Suit	56,379 14	Worthless	-----
Total	\$ 56,406 79	Total	\$ 56,406 79

**Whitesburg Banking Co., Whitesburg.****BANK EXAMINER'S REPORT.**

November 9, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 331 00	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	3,810 86	Surplus Fund.....	500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	2,606 11
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	24,475 59	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	1,131 46	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	15,716 93
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,060 25	Demand Certificates.....	-----
Furniture and Fixtures.....	2,108 33	Time Certificates.....	-----
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	3,814 77	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	355 76	Bills Payable, including Time Cer-	
Currency.....	2,543 00	tificates representing Borrowed	
Gold.....	-----	Money.....	14,100 00
Silver, Nickels and Pennies.....	318 86	All other Liabilities.....	-----
Checks and other Cash Items.....	7,973 16		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 47,923 04</b>	<b>Total.....</b>	<b>\$ 47,923 04</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ 28,617 45
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	28,617 45	Worthless.....	-----
<b>Total.....</b>	<b>\$ 28,617 45</b>	<b>Total.....</b>	<b>\$ 28,617 45</b>

**Whitesburg Banking Co., Whitesburg.****OFFICIAL STATEMENT.**

November 16, 1909.

W. T. Jones.....President      W. T. Jones.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 26,782 58	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	500 00
Overdrafts.....	1,661 33	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	2,647 65
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	1,060 25	State.....	13,100 00
Furniture and Fixtures.....	2,108 33	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	6,008 34	Individual Deposits subject to Check	12,574 71
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	594 96	Demand Certificates.....	-----
Currency.....	5,509 00	Time Certificates.....	-----
Gold.....	-----	Cashier's Checks.....	928 20
Silver, Nickels and Pennies.....	204 54	Due to Clearing House.....	-----
Checks and Cash Items.....	821 23	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid.....	-----	Money.....	-----
Depositors Guarantee Fund.....	-----	Reserved for Taxes, Interest & etc.	-----
<b>Total.....</b>	<b>\$ 44,760 56</b>	<b>Total.....</b>	<b>\$ 44,760 56</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ -----	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

**Bank of White Plains, White Plains.****BANK EXAMINER'S REPORT.**

December 28, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	3,463 00
Demand Loans.....	16,964 52	Due to Banks and Bankers in this	.....
Loans and Discounts.....	31,519 54	State.....	.....
Overdrafts.....	4,763 75	Due to Banks and Bankers in other	.....
Overdrafts secured by Cotton	.....	States.....	.....
Bonds and Stocks owned by the	.....	Due Unpaid Dividends.....	.....
Bank.....	.....	Individual Deposits subject to Check	54,815 28
Banking House.....	2,402 77	Savings Deposits.....	.....
Furniture and Fixtures.....	1,316 03	Demand Certificates.....	.....
Other Real Estate.....	.....	Time Certificates.....	4,100 00
Due from Banks and Bankers in this	.....	Certified Checks.....	.....
State.....	8,201 85	Cashier's Checks.....	.....
Due from Banks and Bankers in	.....	Due to Clearing House.....	.....
other States.....	5,444 52	Notes and Bills Rediscounted.....	.....
Currency.....	3,658 00	Bills Payable, including Time Cer-	.....
Gold.....	10 00	tificates representing Borrowed	.....
Silver, Nickels and Pennies.....	549 32	Money.....	.....
Checks and other Cash Items.....	258 21	All other Liabilities.....	.....
Checks, Cotton and Cottonseed.....	2,289 77	Time Certificate representing bor-	.....
Profit and Loss.....	.....	rowed money.....	.....
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 77,378 28</b>	<b>Total.....</b>	<b>\$ 77,378 28</b>

**LOANS AND DISCOUNTS.**

In Suit.....	156 60	Good.....	\$ 48,464 06
In Judgment.....	.....	Doubtful.....	20 00
Not in Suit.....	48,327 46	Worthless.....	.....
<b>Total.....</b>	<b>\$ 48,484 06</b>	<b>Total.....</b>	<b>48,484 06</b>

**Bank of White Plains, White Plains.****OFFICIAL STATEMENT.**

November 16, 1909.

• Date of Charter June 11th, 1904

Begun Business July 7th, 1904

John D. Walker..... President

W. C. Davidson..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 76,036 60	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	5,828 13	Surplus Fund.....	.....
Overdrafts.....	1,462 35	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	4,390 06
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	2,402 77	State.....	.....
Furniture and Fixtures.....	1,316 03	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	2,271 47	Individual Deposits subject to Check	31,561 07
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	2,020 55	Demand Certificates.....	.....
Currency.....	340 00	Time Certificates.....	550 00
Gold.....	.....	Certified Checks.....	.....
Silver, Nickels and Pennies.....	649 83	Cashier's Checks.....	.....
Checks and Cash Items.....	970 37	Due to Clearing House.....	.....
Exchanges for the Clearing House	.....	Interest and taxes set aside.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	1,212 03	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	43,000 00
<b>Total.....</b>	<b>\$ 94,510 13</b>	<b>Total.....</b>	<b>\$ 94,510 13</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	81,864 73
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	81,864 73	Worthless.....	.....
<b>Total.....</b>	<b>\$ 81,864 73</b>	<b>Total.....</b>	<b>\$ 81,864 73</b>

**Bank of Willacoochee, Willacoochee.****BANK EXAMINER'S REPORT.**

September 23, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....		Surplus Fund.....	8,200 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,101 38
Demand Loans.....	13,825 51	Due to Banks and Bankers in this	
Loans and Discounts.....	55,951 89	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	151 32	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	28,757 58
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	6,000 00	Time Certificates.....	36,591 77
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	106 75
State.....	15,439 25	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscouted.....	
other States.....	672 27	Bills Payable, including Time Cer-	
Currency.....	3,175 00	tificates representing Borrowed	
Gold.....	1,005 00	Money.....	
Silver, Nickels and Pennies.....	311 20	All other Liabilities.....	
Checks and other Cash Items.....	1,444 94		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	4,281 10		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 100,757 48	Total.....	\$ 100,757 48

**LOANS AND DISCOUNTS.**

In Suit.....	264 00	Good.....	\$ 69,448 40
In Judgment.....		Doubtful.....	129 00
Not in Suit.....	69,313 40	Worthless.....	
Total.....	\$ 69,577 40	Total.....	\$ 69,577 40

**Bank of Willacoochee, Willacoochee.****OFFICIAL STATEMENT.**

November 16, 1909.

J. A. Gaskins..... President      Geo. F. McCranie..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 56,349 05	Capital Stock Paid In.....	25,000 00
Demand Loans.....	13,028 35	Surplus Fund.....	8,200 00
Overdrafts.....	130 51	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,777 00
Bank.....		Due to Banks and Bankers in this	
Banking House.....	6,000 00	State.....	
Furniture and Fixtures.....		Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	13,530 72	Individual Deposits subject to Check	27,909 22
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	1,841 71	Demand Certificates.....	
Currency.....	4,178 00	Time Certificates.....	36,689 27
Gold.....	1,005 00	Certified Checks.....	
Silver, Nickels and Pennies.....	483 50	Cashier's Checks.....	736 88
Checks and Cash Items.....	397 06	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscouted.....	
Profit and Loss.....	4,281 10	Bills Payable, including Time Cer-	
Interest Paid.....	1,087 35	tificates representing Borrowed	
Advances on Cotton.....		Money.....	
Total.....	\$ 102,312 37	Total.....	\$ 102,312 37

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 100 00	Good.....	\$ 69,077 42
In Judgment.....	29 00	Doubtful.....	300 00
Not in Suit.....	69,248 42	Worthless.....	
Total.....	\$ 69,377 42	Total.....	\$ 69,377 42

**Merchants & Farmers Bank, Willacoochee.****BANK EXAMINER'S REPORT.**

September 24, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 18,000 00
Loans on Collateral other than R.E.....	.....	Surplus Fund.....	3,160 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	2,582 25
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	4,740 79	State.....	.....
Loans on one name party.....	32,064 55	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	113 72	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	21,794 76
Bank.....	.....	Time Deposits.....	5,110 22
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	4,650 00	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	91 62
State.....	8,400 81	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	1,668 86	Bills Payable, including Time Cer-	
Currency.....	3,425 00	tificates representing Borrowed	
Gold.....	200 00	Money.....	6,500 00
Silver, Nickels and Pennies.....	827 60	All other Liabilities, Unearned Int.....	.....
Checks and other Cash Items.....	1,147 52	Title Guarantee Co.....	.....
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 57,238 85	Total.....	\$ 57,238 85

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 82 00	Good.....	36,805 34
In Judgment.....	202 49	Doubtful.....	.....
Not in Suit.....	36,520 85	Worthless.....	.....
Total.....	\$ 36,805 34	Total.....	36,805 34

**Merchants & Farmers Bank, Willacoochee.****OFFICIAL STATEMENT.**

November 16, 1909.

B. G. Oberly.....President J. L. Cochran.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 32,072 12	Capital Stock Paid In.....	\$ 18,000 00
Demand Loans.....	5,163 42	Surplus Fund.....	3,160 00
Overdrafts.....	327 00	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	3,305 92
Bank.....	.....	Unearned Interest.....	.....
Banking House.....	2,400 00	Due to Banks and Bankers in this	
Furniture and Fixtures.....	2,250 00	State.....	.....
Other Real Estate.....	.....	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	.....
State.....	9,626 60	Due Unpaid Dividends.....	.....
Due from Banks and Bankers in		Individual Deposits subject to Check	20,603 17
other States.....	293 35	Savings Deposits.....	.....
Currency.....	1,305 00	Demand Certificates.....	.....
Gold.....	255 00	Time Certificates.....	9,571 04
Silver, Nickels and Pennies.....	912 30	Certified Checks.....	.....
Checks and Cash Items.....	142 48	Cashier's Checks.....	315 54
Exchanges for the Clearing House.....	.....	Due to Clearing House.....	.....
Profit and Loss.....	.....	Notes and Bills Rediscounted.....	.....
Interest Paid.....	208 40	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....	.....	tificates representing Borrowed	
		Money.....	.....
Total.....	\$ 54,955 67	Total.....	\$ 54,955 67

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 107 25	Good.....	\$ 37,235 54
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	37,128 29	Worthless.....	.....
Total.....	\$ 37,235 54	Total.....	\$ 37,235 54

**Winder Banking Co., Winder.****BANK EXAMINER'S REPORT.**

November 1, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$-----	Capital Stock Paid In.....	\$ 50,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	25,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	130,853 57	penses and Taxes Paid.....	648 01
Demand Loans.....	35,735 13	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	5,377 54
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	2,012 28	States.....	-----
Overdrafts secured by Cotton.....	18,062 16	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	90,928 07
Bank.....	2,300 00	Savings Deposits.....	-----
Banking House.....	-----	Demand Certificates.....	5,022 43
Furniture and Fixtures.....	2,465 50	Time Certificates.....	29,462 55
Other Real Estate.....	3,500 00	Certified Checks.....	282 92
Due from Banks and Bankers in this		Cashier's Checks.....	47 19
State.....	20,926 52	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	11,042 12
other States.....	5,036 79	Bills Payable, including Time Cer-	
Currency.....	1,513 00	tificates representing Borrowed	
Gold.....	460 00	Money.....	20,000 00
Silver, Nickels and Pennies.....	1,032 91	All other Liabilities.....	-----
Checks and other Cash Items.....	13,912 97		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 237,810 83</b>	<b>Total.....</b>	<b>\$ 237,810 83</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 724 00	Good.....	\$ 161,625 24
In Judgment.....	80 30	Doubtful.....	4,738 46
Not in Suit.....	165,784 70	Worthless.....	225 00
<b>Total.....</b>	<b>\$ 166,588 70</b>	<b>Total.....</b>	<b>\$ 166,588 70</b>

**Winder Banking Co., Winder.****OFFICIAL STATEMENT.**

November 16, 1909.

Thomas A. Maynard.....President

Lee S. Radford.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 116,936 64	Capital Stock Paid In.....	\$ 50,000 00
Demand Loans.....	35,735 13	Surplus Fund.....	25,000 00
Overdrafts.....	1,948 79	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	964 05
Bank.....	2,300 00	Due to Banks and Bankers in this	
Cotton Overdrafts.....	39,345 76	State.....	12,249 52
Banking House.....	-----	Due to Banks and Bankers in other	
Furniture and Fixtures.....	2,465 50	States.....	-----
Other Real Estate.....	3,500 00	Due Unpaid Dividends.....	-----
Due from Banks and Bankers in this		Individual Deposits subject to Check	83,100 58
State.....	18,809 67	Savings Deposits.....	-----
Due from Banks and Bankers in		Demand Certificates.....	4,862 43
other States.....	3,518 38	Time Certificates.....	29,537 55
Currency.....	5,478 00	Certified Checks.....	500 00
Gold.....	475 00	Cashier's Checks.....	2,564 51
Silver, Nickels and Pennies.....	909 78	Due to Clearing House.....	-----
Checks and Cash Items.....	1,398 11	Notes and Bills Rediscounted.....	9,042 12
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	
Profit and Loss.....	-----	tificates representing Borrowed	
Interest Paid.....	-----	Money.....	15,000 00
Advances on Cotton in course of			
Shipment.....	-----		
<b>Total.....</b>	<b>\$ 232,820 76</b>	<b>Total.....</b>	<b>\$ 232,820 76</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ 43 00	Good.....	\$ 147,671 77
In Judgment.....	80 55	Doubtful.....	5,000 00
Not in Suit.....	152,548 22	Worthless.....	-----
<b>Total.....</b>	<b>\$ 152,671 77</b>	<b>Total.....</b>	<b>\$ 152,671 77</b>

**Peoples Bank, Woodbury.****BANK EXAMINER'S REPORT.**

October 8, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	-----	penses and Taxes Paid	480 85
Demand Loans	688 75	Due to Banks and Bankers in this	-----
Loans and Discounts	38,157 86	State	3,500 00
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	-----	States	21,000 00
Overdrafts secured by Cotton	1,853 65	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	17,682 15
Bank	-----	Savings Deposits	-----
Personal Property	-----	Demand Certificates	-----
Banking House	2,350 30	Time Certificates	1,737 00
Furniture and Fixtures	1,362 94	Certified Checks	-----
Other Real Estate	-----	Cashier's Checks	333 82
Due from Banks and Bankers in this	-----	Due to Clearing House	-----
State	4,372 69	Notes and Bills Rediscounted	-----
Due from Banks and Bankers in	-----	Bills Payable, including Time Cer-	-----
other States	13,759 36	tificates representing Borrowed	-----
Currency	3,572 00	Money	10,000 00
Gold	90 00	All other Liabilities	-----
Silver, Nickels and Pennies	383 22		
Checks and other Cash Items	166 57		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	153 28		
All other Resources	2,822 70		
Total	\$ 69,733 32	Total	\$ 69,733 32

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 38,846 61
In Judgment	-----	Doubtful	-----
Not in Suit	38,846 61	Worthless	-----
Total	\$ 38,846 61	Total	\$ 38,846 61

**Peoples Bank, Woodbury.****OFFICIAL STATEMENT.**

November 16, 1909.

H. W. Clements.....President      Jas. S. Peters.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 33,356 95	Capital Stock Paid In	\$ 15,000 00
Demand Loans	5,325 44	Surplus Fund	-----
Cotton	607 46	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid	1,153 75
Bank	-----	Due to Banks and Bankers in this	-----
Banking House	2,350 30	State	3,000 00
Furniture and Fixtures	1,377 94	Due to Banks and Bankers in other	-----
Other Real Estate	-----	States	10,500 00
Due from Banks and Bankers in this	-----	Due Unpaid Dividends	-----
State	7,910 03	Individual Deposits subject to Check	23,317 89
Due from Banks and Bankers in	-----	Savings Deposits	-----
other States	7,105 15	Demand Certificates	-----
Currency	1,520 00	Time Certificates	2,437 00
Gold	80 00	Certified Checks	-----
Silver, Nickels and Pennies	153 27	Cashier's Checks	110 40
Checks and Cash Items	260 18	Due to Clearing House	-----
Exchanges for the Clearing House	5 98	Notes and Bills Rediscounted	-----
Profit and Loss	-----	Bills Payable, including Time Cer-	-----
Interest Paid	466 34	tificates representing Borrowed	-----
Insurance Fund	-----	Money	5,000 00
Total	\$ 60,519 04	Total	\$ 60,519 04

**LOANS AND DISCOUNTS.**

In Suit	\$	Good	\$ 38,682 39
In Judgment	-----	Doubtful	-----
Not in Suit	38,682 39	Worthless	-----
Total	\$ 38,682 39	Total	\$ 38,682 39



**Woodbury Banking Co., Woodbury.****BANK EXAMINER'S REPORT.**

October 7, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 21,100 00
Loans on Collateral other than R.E.....	.....	Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Expenses and Taxes Paid.....	3,804 80
Miscellaneous Loans.....	.....	Due to Banks and Bankers in this State.....	.....
Demand Loans.....	1,363 40	Due to Banks and Bankers in other States.....	.....
Loans and Discounts.....	56,405 38	Due Unpaid Dividends.....	.....
Loans on one name party.....	.....	Individual Deposits subject to Check Savings Deposits.....	38,336 38
Overdrafts, See Schedule.....	96	Demand Certificates.....	.....
Overdrafts secured by Cotton.....	8,324 62	Time Certificates.....	5,391 61
Bonds and Stocks owned by the Bank.....	.....	Certified Checks.....	.....
Banking House.....	.....	Cashier's Checks.....	.....
Furniture and Fixtures.....	1,509 97	Due to Clearing House.....	.....
Other Real Estate.....	.....	Notes and Bills Rediscounted.....	2,666
Due from Banks and Bankers in this State.....	11,223 68	Bills Payable, including Time Certificates representing Borrowed Money.....	21,500
Due from Banks and Bankers in other States.....	9,063 99	All other Liabilities.....	.....
Currency.....	5,287 00	Unpaid Capital Stock and Surplus ..	.....
Gold.....	.....		
Silver, Nickels and Pennies.....	166 39		
Checks and other Cash Items.....	363 24		
Checks and Exchanges for the Clearing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	90 74		
All other Resources.....	.....		
Stock Notes.....	.....		
Stock Subscriptions.....	.....		
Interest on Stock Notes.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 93,790 46</b>	<b>Total.....</b>	<b>\$ 93,789 46</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$ 639 37	Good.....	\$ 57,768 87
In Judgment.....	2,151 41	Doubtful.....	.....
Not in Suit.....	54,978 09	Worthless.....	.....
<b>Total.....</b>	<b>\$ 57,768 87</b>	<b>Total.....</b>	<b>\$ 57,768 87</b>

**Woodbury Banking Co., Woodbury.****OFFICIAL STATEMENT.**

November 16, 1909.

J. D. Sutton ..... President C. W. Powers ..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,835 24	Capital Stock Paid In.....	\$ 21,100 00
Demand Loans.....	1,600 00	Surplus Fund.....	1,000 00
Overdrafts.....	3 23	Undivided Profits, less Current Expenses and Taxes Paid.....	4,408 91
Bonds and Stocks owned by the Bank.....	.....	Due to Banks and Bankers in this State.....	.....
Banking House.....	.....	Due to Banks and Bankers in other States.....	.....
Furniture and Fixtures.....	1,509 97	Due Unpaid Dividends.....	.....
Other Real Estate.....	.....	Individual Deposits subject to Check Demand Certificates.....	45,042 45
Due from Banks and Bankers in this State.....	24,133 29	Time Certificates.....	5,391 61
Due from Banks and Bankers in other States.....	10,972 06	Certified Checks.....	.....
Currency.....	3,489 00	Cashier's Checks.....	.....
Gold.....	110 00	Due to Clearing House.....	.....
Silver, Nickels and Pennies.....	139 14	Notes and Bills Rediscounted.....	2,666 67
Checks and Cash Items.....	17 73	Bills Payable, including Time Certificates representing Borrowed Money.....	.....
Exchanges for the Clearing House.....	1,518 29	Insurance Premium Collected.....	.....
Profit and Loss.....	.....		
Interest Paid.....	90 74		
Books and Stationery.....	190 95		
<b>Total.....</b>	<b>\$ 79,609 64</b>	<b>Total.....</b>	<b>\$ 79,609 64</b>
<b>LOANS AND DISCOUNTS.</b>			
In Suit.....	\$ 2,151 41	Good.....	\$ 37,435 24
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	35,283 83	Worthless.....	.....
<b>Total.....</b>	<b>\$ 37,435 24</b>	<b>Total.....</b>	<b>\$ 37,435 24</b>

**Woodland Bank, Woodland.****BANK EXAMINER'S REPORT.**

October 25, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	645 03
Demand Loans.....	622 00	Due to Banks and Bankers in this	.....
Loans and Discounts.....	20,695 71	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	28 25	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	31,722 87
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	2,517 42	Demand Certificates.....	.....
Furniture and Fixtures.....	2,198 17	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	109 60
State.....	7,256 14	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	7,199 52	Bills Payable, including Time Cer-	.....
Currency.....	3,069 00	tificates representing Borrowed	.....
Gold.....	45 00	Money.....	.....
Silver, Nickels and Pennies.....	952 58	All other Liabilities.....	.....
Checks and other Cash Items.....	185 40		
Checks and Exchanges for the	.....		
Clearing House.....	2,708 31		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 47,477 50	Total.....	\$ 47,477 50

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 345 94	Good.....	\$ 21,078 04
In Judgment.....	.....	Doubtful.....	218 23
Not in Suit.....	20,971 77	Worthless.....	23 44
Total.....	\$ 21,317 71	Total.....	\$ 21,317 71

**Woodland Bank, Woodland.****OFFICIAL STATEMENT.**

November 16, 1909.

S. F. Woodall.....President

W. R. Gary.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 15,023 78	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	600 00	Surplus Fund.....	.....
Overdrafts.....	305 74	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	1,240 50
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	2,517 42	State.....	.....
Furniture and Fixtures.....	2,198 17	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	6,185 45	Individual Deposits subject to Check	25,359 76
Due from Banks and Bankers in	.....	Savings Deposits.....	.....
other States.....	5,053 86	Demand Certificates.....	.....
Currency.....	3,110 00	Time Certificates.....	50 00
Gold.....	35 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	1,826 32	Cashier's Checks.....	335 94
Checks and Cash Items.....	4,523 15	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	.....
Interest Paid.....	607 31	tificates representing Borrowed	.....
Depositors Guarantee Fund.....	.....	Money.....	.....
Total.....	\$ 41,986 20	Total.....	\$ 41,986 20

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 322 50	Good.....	\$ 15,496 28
In Judgment.....	.....	Doubtful.....	127 50
Not in Suit.....	15,301 28	Worthless.....	.....
Total.....	\$ 15,623 78	Total.....	\$ 15,623 78

**Bank of Woodstock, Woodstock.****BANK EXAMINER'S REPORT.**

November 23, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	4,208 81
Loans on Personal Endorsement.....	.....	Undivided Profits less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	2,425 99
Demand Loans.....	1,331 82	Due to Banks and Bankers in this	.....
Loans and Discounts.....	36,203 02	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	2,418 55	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	40,948 41
Bank.....	3,000 00	Savings Deposits.....	.....
Banking House.....	1,420 37	Demand Certificates.....	.....
Furniture and Fixtures.....	1,467 15	Time Certificates.....	3,899 42
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	22 40
State.....	23,828 45	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	2,335 71	Bills Payable, including Time Cer-	.....
Currency.....	3,066 00	tificates representing Borrowed	.....
Gold.....	730 00	Money.....	.....
Silver, Nickels and Pennies.....	703 96	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-	.....		
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 76,505 03</b>	<b>Total.....</b>	<b>\$ 76,505 03</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 37,534 84
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	37,534 84	Worthless.....	.....
<b>Total.....</b>	<b>\$ 37,534 84</b>	<b>Total.....</b>	<b>\$ 37,534 84</b>

**Bank of Woodstock, Woodstock.****OFFICIAL STATEMENT.**

November 16, 1909.

J. H. Johnston.....

President.

W. L. Dupree.....

Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 37,987 56	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	.....	Surplus Fund.....	4,208 81
Overdrafts.....	3,035 91	Undivided Profits.....	3,746 73
Bonds and Stocks owned by the	.....	Due to Banks and Bankers in this	.....
Bank.....	3,000 00	State.....	.....
Banking House.....	1,420 37	Due to Banks and Bankers in other	.....
Furniture and Fixtures.....	1,467 15	States.....	.....
Other Real Estate.....	.....	Due Unpaid Dividends.....	.....
Due from Banks and Bankers in this	.....	Individual Deposits subject to Check	43,339 02
State.....	23,289 65	Savings Deposits.....	.....
Due from Banks and Bankers in	.....	Demand Certificates.....	.....
other States.....	3,157 18	Time Certificates.....	.....
Currency.....	.....	Certified Checks.....	.....
Gold.....	4,876 33	Cashier's Checks.....	254 00
Silver, Nickels and Pennies.....	.....	Interest and Discount.....	.....
Checks and Cash Items.....	.....	Premium on Exchange.....	.....
Exchanges for the Clearing House.....	.....	Bills Payable, including Time Cer-	.....
Profit and Loss.....	417 23	tificates representing Borrowed	.....
Interest Paid.....	.....	Money.....	3,899 42
Expense Account.....	796 60		
<b>Total.....</b>	<b>\$ 79,447 98</b>	<b>Total.....</b>	<b>\$ 79,447 98</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 37,937 56
In Judgment.....	.....	Doubtful.....	150 00
Not in Suit.....	37,987 56	Worthless.....	.....
<b>Total.....</b>	<b>\$ 37,987 56</b>	<b>Total.....</b>	<b>\$ 37,987 56</b>

**Woolsey Bank, Woolsey.****BANK EXAMINER'S REPORT.**

November 26, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	2,250 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	294 40
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	19,183 10	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	521 26	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	19,318 45
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,481 82	Demand Certificates.....	-----
Furniture and Fixtures.....	1,472 75	Time Certificates.....	846 50
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	15,106 21	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	640 01	Bills Payable, including Time Cer-	
Currency.....	1,508 00	tificates representing Borrowed	
Gold.....	-----	Money.....	2,500 00
Silver, Nickels and Pennies.....	48 86	All other Liabilities.....	-----
Checks and other Cash Items.....	247 34		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 40,209 35	Total.....	\$ 40,209 35

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 19,183 10
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	19,183 10	Worthless.....	-----
Total.....	\$ 19,183 10	Total.....	\$ 19,183 10

**Woolsey Bank, Woolsey.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter August 21, 1907		Begun Business October 4, 1907	
J. T. Lewis.....	President	E. J. Sneed.....	Cashier
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 20,311 35	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	498 60	Surplus Fund.....	2,250 00
Overdrafts.....	-----	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	247 51
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	1,431 82	State.....	-----
Furniture and Fixtures.....	1,472 75	Due to Banks and Bankers in other	
Other Real Estate.....	50 00	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	12,659 97	Individual Deposits subject to Check	18,589 23
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	907 87	Time Certificates.....	846 50
Currency.....	2,150 00	Certified Checks.....	-----
Gold.....	-----	Cashier's Checks.....	510 20
Silver, Nickels and Pennies.....	461 08	Notes and Bills Rediscounted.....	-----
Checks and Cash Items.....	-----	Bills Payable, including Time Cer-	
Exchanges for the Clearing House.....	-----	tificates representing Borrowed	
Profit and Loss.....	-----	Money.....	2,500 00
Interest Paid.....	-----	Reserve—taxes, etc.....	-----
Depositors Guarantee Fund.....	-----	Cash count long.....	-----
Total.....	\$ 39,943 44	Total.....	\$ 39,943 44

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 20,311 35
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	20,311 35	Worthless.....	-----
Total.....	\$ 20,311 35	Total.....	\$ 20,311 35

**Bank of Wrens, Wrens.****BANK EXAMINER'S REPORT.**

December 17, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,300 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	5,188 19
Demand Loans.....	4,815 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	35,747 93	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	83 13	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	46,339 06
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	1,760 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,365 80	Time Certificates.....	16,354 17
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	10.00
State.....	28,066 34	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	5,101 29	Bills Payable, including Time Cer-	-----
Currency.....	1,243 00	tificates representing Borrowed	-----
Gold.....	345 00	Money.....	-----
Silver, Nickels and Pennies.....	713 35	All other Liabilities.....	-----
Checks and other Cash Items.....	429 13		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	2,927 45		
Total.....	\$ 83,191 42	Total.....	\$ 83,191 42

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 306 50	Good.....	\$ 40,438 68
In Judgment.....	51 75	Doubtful.....	123 25
Not in Suit.....	40 204 68	Worthless.....	-----
Total.....	\$ 40,562 93	Total.....	\$ 40,562 93

**Bank of Wrens, Wrens.****OFFICIAL STATEMENT.**

November 16, 1909.

L. R. Farmer.....President J. A. Mullis.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,328 47	Capital Stock Paid In.....	\$ 15,300 00
Demand Loans.....	-----	Surplus Fund.....	-----
Overdrafts.....	292 03	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	5,238 07
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,760 00	State.....	-----
Furniture and Fixtures.....	1,365 80	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	41,961 52	Individual Deposits subject to Check	51,494 19
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	9,891 90	Demand Certificates.....	-----
Currency.....	4,000 00	Time Certificates.....	14,919 85
Gold.....	1,250 00	Certified Checks.....	-----
Silver, Nickles and Pennies.....	1,102 39	Cashier's Checks.....	-----
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	-----	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	10,000 00
Total.....	\$ 96,952 11	Total.....	\$ 96,952 11

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 123 25	Good.....	\$ 35,205 22
In Judgment.....	35,205 22	Doubtful.....	123 25
Not in Suit.....	-----	Worthless.....	-----
Total.....	\$ 35,328 47	Total.....	\$ 35,328 47

## Citizens Bank, Wrens.

## BANK EXAMINER'S REPORT.

December 18, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	4,247 51
Demand Loans.....	1,100 00	Due to Banks and Bankers in this	-----
Loans and Discounts.....	38,606 20	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	196 38	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	44,693 16
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,204 23	Demand Certificates.....	-----
Furniture and Fixtures.....	2,202 35	Time Certificates.....	23,347 02
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	468 09
State.....	14,915 17	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	24,495 30	Bills Payable, including Time Cer-	-----
Currency.....	3,401 00	tificates representing Borrowed	-----
Gold.....	192 50	Money.....	-----
Silver, Nickels and Pennies.....	221 96	All other Liabilities.....	-----
Checks and other Cash Items.....	220 69		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 87,755 78	Total.....	\$ 87,755 78

## LOANS AND DISCOUNTS.

In Suit.....	73 00	Good.....	\$ 39,671 20
In Judgment.....	-----	Doubtful.....	35 00
Not in Suit.....	39,633 20	Worthless.....	-----
Total.....	\$ 39,706 20	Total.....	\$ 39,706 20

## Citizens Bank, Wrens.

## OFFICIAL STATEMENT.

November 16, 1909.

S. M. McNair.....	President	Joe R. Howard.....	Cashier
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 27,556 22	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	3,265 00	Surplus Fund.....	-----
Overdrafts.....	77 98	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	4,399 56
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	1,704 23	State.....	-----
Furniture and Fixtures.....	2,202 35	Due to Banks and Bankers in other	-----
Other Real Estate.....	500 00	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	13,999 83	Individual Deposits subject to Check	41,005 96
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	24,977 96	Demand Certificates.....	-----
Currency.....	2,856 00	Time Certificates.....	17,181 02
Gold.....	112 50	Certified Checks.....	-----
Silver, Nickels and Pennies.....	403 45	Cashier's Checks.....	353 35
Checks and Cash Items.....	-----	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	-----
Interest Paid.....	284 37	tificates representing Borrowed	-----
Depositors Guarantee Fund.....	-----	Money.....	-----
Total.....	\$ 77,939 89	Total.....	\$ 77,929 89

## LOANS AND DISCOUNTS.

In Suit.....	\$ 88 00	Good.....	\$ 30,783 22
In Judgment.....	-----	Doubtful.....	38 00
Not in Suit.....	30,733 22	Worthless.....	-----
Total.....	\$ 30,821 22	Total.....	\$ 30,821 22

**Bank of Wrightsville, Wrightsville.****BANK EXAMINER'S REPORT.**

September 10, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....		Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	10,017 44
Demand Loans.....	1,982 64	Due to Banks and Bankers in this	
Loans and Discounts.....	94,691 34	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	284 69	States.....	
Overdrafts secured by Cotton.....	21,482 58	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	62,558 69
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	5,639 81	Time Certificates.....	13,915 75
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	113 14
State.....	20,768 25	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	2,717 83	Bills Payable, including Time Cer-	
Currency.....	1,165 00	tificates representing Borrowed	
Gold.....	2,090 00	Money.....	35,000 00
Silver, Nickels and Pennies.....	579 49	All other Liabilities.....	
Checks and other Cash Items.....	10,203 39		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 161,605 02	Total.....	\$ 161,605 02

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 61 34	Good.....	\$ 96,673 98
In Judgment.....	1,738 13	Doubtful.....	
Not in Suit.....	94,874 51	Worthless.....	
Total.....	\$ 96,673 98	Total.....	\$ 96,673 98

**Bank of Wrightsville, Wrightsville.****OFFICIAL STATEMENT.**

November 16, 1909.

E. A. Lovett.....President R. L. Kent.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,189 90	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	2,918 19	Surplus Fund.....	15,000 00
Overdrafts.....	25,564 40	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	12,003 45
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	5,639 81	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	48,063 05	Individual Deposits subject to Check	95,939 48
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	16,042 47	Demand Certificates.....	
Currency.....	3,975 00	Time Certificates.....	14,102 25
Gold.....	400 00	Certified Checks.....	
Silver, Nickels and Pennies.....	1,247 03	Cashier's Checks.....	336 14
Checks and Cash Items.....	6,873 24	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable including Time Cer-	
Interest Paid.....	1,468 23	tificates representing Borrowed	
Advances on Cotton.....		Money.....	
		Interest Reserved for Deposits.....	
Total.....	\$ 162,381 32	Total.....	\$ 162,381 32

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 1,176 65	Good.....	\$ 53,108 09
In Judgment.....	1,520 72	Doubtful.....	
Not in Suit.....	50,410 72	Worthless.....	
Total.....	\$ 53,108 09	Total.....	\$ 53,108 09

## Yatesville Banking Co., Yatesville.

## BANK EXAMINER'S REPORT.

October 5, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$ 17,400 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	1,500 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	24,474 82	penses and Taxes Paid.....	270 44
Demand Loans.....	845 70	Due to Banks and Bankers in this	
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	361 69	States.....	-----
Overdrafts secured by Cotton.....	10,153 22	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	23,491 29
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,750 00	Time Certificates.....	6,969 00
Other Real Estate.....	20,000 00	Certified Checks.....	-----
Due from Banks and Bankers in this		Cashier's Checks.....	-----
State.....	15,180 99	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	3,638 02	Bills Payable, including Time Cer-	
Collection Account.....	-----	tificates representing Borrowed	
Currency.....	1,926 00	Money.....	14,000 00
Gold.....	-----	All other Liabilities.....	-----
Silver, Nickels and Pennies.....	381 57		
Checks and other Cash Items.....	918 72		
Checks and Exchanges for the			
Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
Total.....	\$ 63,630 73	Total.....	\$ 63,630 73

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 24,828 70
In Judgment.....	504 37	Doubtful.....	491 82
Not in Suit.....	24,816 15	Worthless.....	-----
Total.....	\$ 25,320 52	Total.....	\$ 25,320 52

## Yatesville Banking Co., Yatesville.

## OFFICIAL STATEMENT.

November 16, 1909.

E. J. Spratling..... President

Ellison McNeill..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 23,931 25	Capital Stock Paid In.....	\$ 17,400 00
Demand Loans.....	645 00	Surplus Fund.....	1,500 00
Overdrafts.....	504 88	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	674 52
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	2,000 00	State.....	-----
Furniture and Fixtures.....	1,750 00	Due to Banks and Bankers in other	
Other Real Estate.....	900 00	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	5,269 53	Individual Deposits subject to Check	22,090 15
Due from Banks and Bankers in		Individual Deposits not subject to	
other States.....	1,420 89	check.....	-----
Currency.....	1,781 00	Time Certificates.....	8,311 00
Gold.....	-----	Certified Checks.....	-----
Silver, Nickels and Pennies.....	156 94	Cashier's Checks.....	-----
Checks and Cash Items.....	638 07	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	-----	tificates representing Borrowed	
Cotton and Cottonseed.....	13,477 11	Money.....	2,500 00
Total.....	\$ 52,475 67	Total.....	\$ 52,475 67

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 24,076 25
In Judgment.....	500 00	Doubtful.....	500 00
Not in Suit.....	24,076 25	Worthless.....	-----
Total.....	\$ 24,576 25	Total.....	\$ 24,576 25



**Bank of Zebulon, Zebulon.****BANK EXAMINER'S REPORT.**

November 26, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 16,500 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	.....
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	8,487 86
Demand Loans.....	16,149 93	Due to Banks and Bankers in this	.....
Loans and Discounts.....	33,637 26	State.....	59 46
Loans on one name party.....	.....	Due to Banks and Bankers in other	.....
Overdrafts, See Schedule.....	1,873 50	States.....	.....
Overdrafts secured by Cotton.....	2,916 11	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the	.....	Individual Deposits subject to Check	65,098 02
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	1,500 00	Demand Certificates.....	.....
Furniture and Fixtures.....	1,114 89	Time Certificates.....	9,749 88
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this	.....	Cashier's Checks.....	.....
State.....	24,655 63	Due to Clearing House.....	.....
Due from Banks and Bankers in	.....	Notes and Bills Rediscounted.....	.....
other States.....	13,709 15	Bills Payable, including Time Cer-	.....
Currency.....	3,714 00	tificates representing Borrowed	.....
Gold.....	175 00	Money.....	.....
Silver, Nickels and Pennies.....	449 75	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks 640 Bk.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 99,895 22	Total.....	\$ 99,895 22

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 49,787 19
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	49,787 19	Worthless.....	.....
Total.....	\$ 49,787 19	Total.....	\$ 49,787 19

**Bank of Zebulon, Zebulon.****OFFICIAL STATEMENT.**

November 16, 1909.

C. H. Humphrey..... President      C. R. Gwyn..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 36,586 91	Capital Stock Paid In.....	\$ 16,500 00
Demand Loans.....	3,151 97	Surplus Fund.....	.....
Overdrafts.....	14,673 74	Undivided Profits, less Current Ex-	.....
Bonds and Stocks owned by the	.....	penses and Taxes Paid.....	8,385 89
Bank.....	.....	Due to Banks and Bankers in this	.....
Banking House.....	1,500 00	State.....	59 46
Furniture and Fixtures.....	1,114 89	Due to Banks and Bankers in other	.....
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this	.....	Due Unpaid Dividends.....	.....
State.....	19,677 67	Individual Deposits subject to Check	52,944 18
Due from Banks and Bankers in	.....	Demand Certificates.....	350 00
other States.....	7,010 37	Time Certificates.....	8,929 88
Currency.....	5,163 00	Certified Checks.....	.....
Gold.....	145 00	Cashier's Checks.....	2,354 40
Silver, Nickels and Pennies.....	431 47	Due to Clearing House.....	.....
Checks and Cash Items.....	88 88	Notes and Bills Rediscounted.....	.....
Exchange for the Clearing House.....	.....	Bills Payable, including Time Cer-	.....
Profit and Loss.....	.....	tificates representing Borrowed	.....
Interest Paid.....	.....	Money.....	.....
Depositors Guarantee Fund.....	.....	Reserved for Interest and taxes.....	.....
Total.....	\$ 89,523 90	Total.....	\$ 89,523 90

**LOANS AND DISCOUNTS.**

In Suit.....	\$ .....	Good.....	\$ 39,718 88
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	39,718 88	Worthless.....	.....
Total.....	\$ 39,718 88	Total.....	\$ 39,718 88



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# MISCELLANEOUS.

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## Albany Trust Co. of Ga., Albany.

## OFFICIAL STATEMENT.

November 16, 1909.

Joseph S. Davis.....President

R. H. Warren.....Sec &amp; Treas

RESOURCES		LIABILITIES	
Loans and Discounts.....	129,589 55	Capital Stock Paid In.....	100,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,020 18
Bank.....		Due to Banks and Bankers in this	
Banking House.....		State.....	95 67
Furniture and Fixtures.....	323 75	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	124 00
State.....		Individual Deposits subject to Check.....	19,431 44
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	747 22	Demand Certificates.....	
Currency.....	500 00	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	10 77	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	4,500 00
Total.....	131,171 29	Total.....	131,171 29
LOANS AND DISCOUNTS.			
In Suit.....		Good.....	129,589 55
In Judgment.....		Doubtful.....	
Not in Suit.....	129,589 55	Worthless.....	
Total.....		Total.....	

## Atlanta Savings Bank, Atlanta.

## BANK EXAMINER'S REPORT.

June 30, 1909.

Examined by J. T. Henderson, J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate..... Loans on Collateral other than R. E. .... Loans on Personal Endorsement..... Miscellaneous Loans..... 246,953 06 Demand Loans..... Loans and Discounts..... Loans on one name party..... Overdrafts, See Schedule..... Overdrafts secured by Cotton..... Bonds and Stocks owned by the Bank..... Banking House..... Furniture and Fixtures..... Other Real Estate..... 2,875 00 Due from Banks and Bankers in this State..... 4,139 69 Due from Banks and Bankers in other States..... 3,312 25 Currency..... Gold..... Silver, Nickels and Pennies..... Checks and other Cash Items..... Checks and Exchanges for the Clear- ing House..... Profit and Loss..... Interest Paid..... All other Resources..... Depositors Guarantee Fund.....	Capital Stock Paid In..... 100,000 00 Surplus Fund..... Undivided Profits, less Current Ex- penses and Taxes Paid..... 63,796 19 Due to Banks and Bankers in this State..... Due to Banks and Bankers in other States..... Due Unpaid Dividends..... Individual Deposits subject to Check..... 823 85 Savings Deposits..... 2,043 27 Demand Certificates..... 43,777 65 Time Certificates..... Certified Checks..... Cashier's Checks..... Due to Clearing House..... Notes and Bills Rediscounted..... Bills Payable, including Time Cer- tificates representing Borrowed Money..... 6,000 00 All other Liabilities..... 40,841 04
Total..... 257,280 00	Total..... 257,280 00
LOANS AND DISCOUNTS.	
In Suit..... 1,145 00 In Judgment..... Not in Suit..... 245,808 06 Total..... 246,953 06	Good..... 245,913 06 Doubtful..... 1,040 00 Worthless..... Total..... 246,953 06

## White County Bank, Cleveland.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Sept. 22, 1909  
R. T. Kenimer.....PresidentBegun Business Oct 4, 1909  
J. H. Telford.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	13,393 61	Capital Stock Paid In.....	15,000 00
Demand Loans.....	2,000 00	Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	236 26
Bank.....		Due to Banks and Bankers in this	
Banking House.....	119 70	State.....	
Furniture and Fixtures.....	832 47	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	8,762 21	Individual Deposits subject to Check	14,941 77
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,727 80	Demand Certificates.....	
Currency.....	1,205 00	Time Certificates.....	
Gold.....	465 00	Certified Checks.....	
Silver, Nickels and Pennies.....	623 43	Cashier's Checks.....	
Checks and Cash Items.....	48 81	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	30,178 03	Total.....	30,178 03

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	15,393 61
In Judgment.....		Doubtful.....	
Not in Suit.....	15,393 61	Worthless.....	
Total.....	15,393 61	Total.....	15,393 61

**Farmers Bank Doerun.****OFFICIAL STATEMENT.**

November 16, 1909.

Date of Charter Nov 13, 1909

Begun Business Nov 13, 1909

W. B. Jones ..... President

R. L. Free ..... Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....		Capital Stock Paid In.....	15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,800 00	State.....	
Furniture and Fixtures.....	469 43	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	15,596 24	Individual Deposits subject to Check	8,349 59
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	2,000 00	Demand Certificates.....	
Currency.....	3,000 00	Time Certificates.....	
Gold.....	10 00	Cashier's Checks.....	4 15
Silver, Nickels and Pennies.....	478 07	Due to Clearing House.....	
Checks and Cash Items.....		Notes and Bills Rediscounted.....	
Exchanges For the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....		Money.....	
Depositors Guarantee Fund.....		Interest Reserve.....	
Total.....	23,353 74	Total.....	23,353 74

**LOANS AND DISCOUNTS.**

In Suit.....		Good.....	
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....		Total.....	



## Bank of Columbia County, Harlem.

## BANK EXAMINER'S REPORT.

December 17, 1909.

Examined by J. W. Stephens.

RESOURCES	LIABILITIES
Loans on Real Estate.....	Capital Stock Paid In..... 15,000 00
Loans on Collateral other than R. E.....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid.....
Demand Loans.....	Due to Banks and Bankers in this
Loans and Discounts..... 402 87	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule.....	States.....
Bonds and Stocks owned by the	Due Unpaid Dividends.....
Bank.....	Individual Deposits subject to Check 3,158 61
Banking House.....	Savings Deposits.....
Furniture and Fixtures..... 1,186 29	Demand Certificates.....
Other Real Estate.....	Time Certificates.....
Due from Banks and Bankers in this	Certified Checks.....
State..... 15,335 86	Cashier's Checks.....
Due from Banks and Bankers in	Due to Clearing House.....
other States.....	Notes and Bills Rediscounted.....
Currency..... 1,016 00	Bills Payable, including Time Cer-
Gold..... 20 00	tificates representing Borrowed
Silver, Nickels and Pennies..... 103 84	Money.....
Checks and other Cash Items.....	All other Liabilities.....
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss..... 93 75	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total..... 18,158 61	Total..... 18,158 61

## LOANS AND DISCOUNTS.

In Suit.....	Good..... 402 87
In Judgment.....	Doubtful.....
Not in Suit..... 402 87	Worthless.....
Total.....	Total.....

## Planters Bank, Lilly.

## OFFICIAL STATEMENT.

November 16, 1909.

T. P. Busbee.....President      J. O. McGough.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	18,117 07	Capital Stock Paid In.....	15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....		Due to Banks and Bankers in this	
Banking House.....	967 23	State.....	
Furniture and Fixtures.....	1,907 22	Due to Banks and Bankers in other	
Other Real Estate.....	100 00	States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	14,089 26	Individual Deposits subject to Check	32,746 16
Due from Banks and Bankers in		Savings Deposits.....	
other States.....	10,124 96	Demand Certificates.....	
Currency.....	3,730 00	Time Certificates.....	
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	381 74	Cashier's Checks.....	166 75
Checks and Cash Items.....	22 75	Bills Payable, including Time Cer-	
Exchanges for the Clearing House.....		tificates representing Borrowed	
Profit and Loss Expense.....	415 78	Money.....	
Interest Paid.....		Exchange Account.....	155 39
Depositors Guarantee Fund.....		Interest and Discount.....	1,787 71
Total.....	49,856 01	Total.....	49,856 01

## LOANS AND DISCOUNTS.

In Suit.....	Good.....
In Judgment.....	Doubtful.....
Not in Suit.....	Worthless.....
Total.....	Total.....

## Farmers &amp; Merchants Bank, Marven.

## OFFICIAL STATEMENT.

November 16, 1909.

Jno. D. Walker.....President      E. Lloyd Knight.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	8,167 39	Capital Stock Paid In.....	15,000 00
Demand Loans.....		Surplus Fund.....	
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	196 18
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,742 00	State.....	
Furniture and Fixtures.....	1,018 05	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	21,879 77	Individual Deposits subject to Check	20,408 11
Due from Banks and Bankers in		Demand Certificates.....	
other States.....	2,727 63	Time Certificates.....	1,394 64
Currency.....	1,737 00	Certified Checks.....	
Gold.....	60 00	Cashier's Checks.....	1,270 29
Silver, Nickels and Pennies.....	509 78	Due to Clearing House.....	
Checks and Cash Items.....	207 00	Notes and Bills Rediscounted.....	
Exchanges for the Clearing House.....		Bills Payable, including Time Cer-	
Profit and Loss.....		tificates representing Borrowed	
Interest Paid.....		Money.....	
Books and Stationery.....	220 60		
Depositors Guarantee Fund.....			
Total.....	38,269 22	Total.....	38,269 22

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	8,167 39
In Judgment.....		Doubtful.....	
Not in Suit.....	8,167 39	Worthless.....	
Total.....	8,167 39	Total.....	8,167 39

# Bank of Summertown, Summertown.

Branch of Jefferson County Bank, Wadley, Ga.

## OFFICIAL STATEMENT.

November 16, 1909.

RESOURCES		LIABILITIES	
Loans and Discounts.....	1,346 88	Capital Stock Paid In.....	
Demand Loans.....		Surplus Fund.....	
Overdrafts.....	162 74	Undivided Profits, less Current Ex- penses and Taxes Paid.....	
Bonds and Stocks owned by the Bank.....		Due to Banks and Bankers in this State.....	3,186 00
Banking House and Real Estate.....	1,050 00	Due to Banks and Bankers in other States.....	
Furniture and Fixtures.....	813 15	Due Unpaid Dividends.....	
Other Real Estate.....		Individual Deposits subject to Check.....	6,425 14
Due from Banks and Bankers in this State.....	2,321 68	Savings Deposits.....	
Due from Banks and Bankers in other States.....	1,803 50	Demand Certificates.....	
Currency.....	1,165 00	Time Certificates.....	
Gold.....	120 00	Certified Checks.....	57 00
Silver, Nickels and Pennies.....	530 76	Cashier's Checks.....	167 95
Checks and Cash Items.....	36 84	Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer- tificates representing Borrowed Money.....	
Net Expense.....	370 90		
Books and Stationery.....	114 64		
<b>Total.....</b>	<b>9,836 09</b>	<b>Total.....</b>	<b>9,836 09</b>

## LOANS AND DISCOUNTS.

In Suit.....		Good.....	
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
<b>Total.....</b>		<b>Total.....</b>	

## Bank of Alma, Alma.

Branch of Baxley Banking Co.

## BANK EXAMINER'S REPORT.

September 15, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$
Loans on Collateral other than R. E. ....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	10,808 68	State.....	8,023 22
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	462 18	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	8,678 57
Bank.....		Savings Deposits.....	
Banking House.....	1,450 63	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	1,446 95
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	2,474 02	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscouted.....	
other States.....	800 90	Bills Payable, including Time Cer-	
Currency.....	872 00	tificates representing Borrowed	
Gold.....	240 00	Money.....	
Silver, Nickels and Pennies.....	887 40	All other Liabilities.....	
Checks and other Cash Items.....	85 85		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	67 08		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 18,148 74	Total.....	\$ 18,148 74
LOANS AND DISCOUNTS.			
In Suit.....	\$ 446 68	Good.....	\$ 10,808 68
In Judgment.....		Doubtful.....	
Not in Suit.....	10,362 00	Worthless.....	
Total.....	\$ 10,808 68	Total.....	\$

# Bank of Blairsville.

Branch of Mineral Bluff Bank, Mineral Bluff.

## BANK EXAMINER'S REPORT.

September 11, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 218 27	Capital Stock Paid In.....	\$ -----
Loans on Collateral other than R. E. ....	1,051 10	Surplus Fund.....	-----
Loans on Personal Endorsement.....	4,671 05	Undivided Profits, less Current Ex- penses and Taxes Paid.....	-----
Miscellaneous Loans.....	-----	Due to Banks and Bankers in this State.....	123 08
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	-----	Due Unpaid Dividends.....	-----
Loans on one name party.....	-----	Individual Deposits subject to Check.....	8,723 33
Overdrafts, See Schedule.....	14 79	Savings Deposits.....	-----
Overdrafts secured by Cotton.....	-----	Demand Certificates.....	-----
Bonds and Stocks owned by the Bank.....	-----	Time Certificates.....	1,304 04
Banking lot in Blairsville.....	400 00	Certified Checks.....	-----
Furniture and Fixtures.....	1,098 91	Cashier's Checks.....	-----
Other Real Estate.....	-----	Due to Clearing House.....	-----
Due from Banks and Bankers in this State.....	3,312 61	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in other States.....	1,562 80	Bills payable, including Time Cer- tificates representing Borrowed Money.....	5,000 00
Currency.....	1,449 00	All other Liabilities.....	-----
Gold.....	-----	Discount and Interest.....	-----
Silver, Nickels and Pennies.....	228 22	Exchange.....	-----
Checks and other Cash Items.....	109 35		
Checks and Exchanges for the Clear- ing House.....	-----		
Profit and Loss.....	-----		
Miscellaneous.....	996 67		
All other Resources.....	-----		
Shortage in Cash.....	37 68		
<b>Total.....</b>	<b>\$ 15,150 45</b>	<b>Total.....</b>	<b>\$ 15,150 45</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 5,940 42
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	5,940 42	Worthless.....	-----
<b>Total.....</b>	<b>\$ 5,940 42</b>	<b>Total.....</b>	<b>\$ 5,940 42</b>

## Branch of Citizens of Iron City, Brinson.

## BANK EXAMINER'S REPORT.

October 20, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$
Loans on Collateral other than R. E.		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	10,547 18	penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	9,000 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	15,128 68
Bank.....		Savings Deposits.....	
Banking House.....	2,000 00	Demand Certificates.....	
Furniture and Fixtures.....	2,019 06	Time Certificates.....	5,020 91
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	71 22
State.....	6,468 49	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	1,280 63	Bills Payable, including Time Cer-	
Currency.....	2,530 00	tificates representing Borrowed	
Gold.....	615 00	Money.....	
Silver Nickels and Pennies.....	1,169 53	All other Liabilities.....	
Checks and other Cash Items.....	88 82		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....	238 86		
Interest Paid.....			
All other Resources, Trade Checks..	2,265 24		
Depositors Guarantee Fund.....			
Total.....	\$ 29,220 81	Total.....	\$ 29,220 81
LOANS AND DISCOUNTS.			
In Suit.....	\$ 1,384 88	Good.....	\$ 9,218 18
In Judgment.....		Doubtful.....	50 00
Not in Suit.....	9,162 30	Worthless.....	1,279 00
Total.....	\$ 10,547 18	Total.....	\$ 10,547 18

# Broxton Banking Co., Broxton.

Branch Union Bank Co., Douglas.

## BANK EXAMINER'S REPORT.

October 1, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$ -----	Capital Stock Paid In	-----
Loans on Collateral other than R.E.	-----	Surplus Fund	-----
Loans on Personal Endorsement	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans	39,928 27	penses and Taxes Paid	889 54
Demand Loans	-----	Due to Banks and Bankers in this	-----
Loans and Discounts	-----	State	14,612 88
Loans on one name party	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule	-----	States	-----
Overdrafts secured by Cotton	-----	Due Unpaid Dividends	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	52,370 86
Bank	-----	Savings Deposits	703 19
Banking House	4,712 59	Demand Certificates	-----
Furniture and Fixtures	-----	Time Certificates	11,502 50
Other Real Estate	-----	Certificd Checks	-----
Due from Banks and Bankers in this	-----	Cashier's Checks	990 06
State	9,869 89	Due to Clearing House	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted	-----
other States	20,077 31	Bills Payable, including Time Cer-	-----
Currency	2,602 00	tificates representing Borrowed	-----
Gold	75 00	Money	-----
Silver, Nickels and Pennies	642 61	All other Liabilities	-----
Checks and other Cash Items	3,170 36		
Checks and Exchanges for the Clear-	-----		
ing House	-----		
Profit and Loss	-----		
Interest Paid	-----		
All other Resources	-----		
Depositors Guarantee Fund	-----		
Total	\$ 81,078 03	Total	\$ 81,078 03
LOANS AND DISCOUNTS.			
In Suit	\$ 732 76	Good	\$ 39,761 84
In Judgment	8,872 30	Doubtful	-----
Not in Suit	30,323 21	Worthless	166 43
Total	\$ 39,928 27	Total	\$ 39,928 27



## Home Savings Bank, Cartersville.

Branch of the Bank of Cartersville.

## BANK EXAMINER'S REPORT.

November 16, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	
Loans on Collateral other than R. E.....	1,590 30	Surplus Fund.....	
Loans on Personal Endorsement.....	28,960 67	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	1,190 75
Demand Loans.....	700 00	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	9,367 66
Loans on one name party.....	2,650 00	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	552 94	States.....	
Overdrafts secured by Cotton.....	637 19	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	33,847 07
Bank.....		Savings Deposits.....	17,862 53
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	633 77
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	787 50
State.....	20,000 00	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	5,451 83	Bills payable, including Time Cer-	
Currency.....	2,075 00	tificates representing Borrowed	
Gold.....		Money.....	
Silver, Nickels and Pennies.....	628 82	All other Liabilities.....	
Checks and other Cash Items.....	675 35		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....	37 18		
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 63,959 28	Total.....	\$ 63,959 28
LOANS AND DISCOUNTS.			
In Suit.....		Good.....	\$ 33,900 97
In Judgment.....		Doubtful.....	
Not in Suit.....	33,900 97	Worthless.....	
Total.....	\$ 33,900 97	Total.....	\$ 33,900 97

## Bank of Southwestern Ga., Ellaville.

Ellaville Agency.

## BANK EXAMINER'S REPORT.

October 22, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	625 00
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	29,011 18	State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	9,289 35	States.....	20 88
Overdrafts.....	14,841 72	Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	94,288 41
Bank.....		Savings Deposits.....	
Banking House.....	4,218 07	Demand Certificates.....	
Furniture and Fixtures.....	615 59	Time Certificates.....	11,484 11
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	1,933 07
State.....	33,150 12	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	10,555 91	Bills Payable, including Time Cer-	
Currency.....	3,595 00	tificates representing Borrowed	
Gold.....	170 00	Money.....	
Silver, Nickels and Pennies.....	817 75	All other Liabilities.....	
Checks and other Cash Items.....	2,106 78		
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 108,351 47	Total.....	\$ 108,351 47
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$
In Judgment.....		Doubtful.....	
Not in Suit.....		Worthless.....	
Total.....	\$ 29,011 18	Total.....	\$ 29,011 18

## Bank of Folkston, Folkston.

Branch of The Liberty Banking Co., Ludowici, Ga.

## BANK EXAMINER'S REPORT.

September 22, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$
Loans on Collateral other than R. E.....		Surplus Fund.....	
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	2,293 57
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....	30,932 97	State.....	10,000 00
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	50 72	States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	19,341 75
Bank.....		Savings Deposits.....	2,670 89
Banking House.....	} 4,844 63	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	1,492 84
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	240 64
State.....		Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	8,907 93	Bills Payable, including Time Cer-	
Currency.....	866 00	tificates representing Borrowed	
Gold.....	35 00	Money.....	10,000 00
Silver, Nickels and Pennies.....	461 30	Over.....	58 86
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 46,098 55	Total.....	\$ 46,098 55
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 30,572 97
In Judgment.....		Doubtful.....	360 00
Not in Suit.....	30,932 97	Worthless.....	
Total.....	\$ 30,932 97	Total.....	\$ 30,932 97

## Telfair County Bank, Lumber City.

Branch Baxley Banking Co.

## BANK EXAMINER'S REPORT.

July 26, 1909.

Examined by J. W. Stephens.

RESOURCES		LIABILITIES	
Loans on Real Estate	\$	Capital Stock Paid In	\$
Loans on Collateral other than R. E.		Surplus Fund	
Loans on Personal Endorsement		Undivided Profits, less Current Expenses and Taxes Paid	
Miscellaneous Loans		Due to Banks and Bankers in this State	9,628 10
Demand Loans		Due to Banks and Bankers in other States	
Loans and Discounts	27,595 53	Due Unpaid Dividends	
Loans on one name party		Individual Deposits subject to Check Savings Deposits	17,521 41
Overdrafts, See Schedule	164 43	Demand Certificates	
Overdrafts secured by Cotton Bonds and Stocks owned by the Bank		Time Certificates	16,723 93
Banking House	8,051 43	Certified Checks	
Furniture and Fixtures		Cashier's Checks	
Other Real Estate	2,464 02	Due to Clearing House	
Due from Banks and Bankers in this State	1,767 51	Notes and Bills Rediscounted	
Due from Banks and Bankers in other States	273 61	Bills Payable, including Time Certificates representing Borrowed Money	
Currency	1,538 00	All other Liabilities	
Gold			
Silver, Nickels and Pennies	1,494 94		
Checks and other Cash Items	176 99		
Checks and Exchanges for the Clearing House			
Profit and Loss	296 98		
Interest Paid			
All other Resources			
Depositors Guarantee Fund			
Total	\$ 43,873 44	Total	\$ 43,873 44
LOANS AND DISCOUNTS.			
In Suit	\$	Good	\$ 27,595 53
In Judgment		Doubtful	
Not in Suit	27,595 53	Worthless	
Total	\$	Total	\$

**Bank of Suwanee, Suwanee.****Branch Brown Bank & Trust Co., Lawrenceville.****BANK EXAMINER'S REPORT.**

December 11, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ .....
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	.....
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	865 39
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	42 10	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	10,019 25
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	.....	Demand Certificates.....	.....
Furniture and Fixtures.....	.....	Time Certificates.....	1,285 00
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	.....
State.....	10,936 63	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	.....	Bills Payable, including Time Cer-	
Currency.....	1,090 00	tificates representing Borrowed	
Gold.....	.....	Money.....	.....
Silver, Nickels and Pennies.....	120 41	All other Liabilities.....	.....
Checks and other Cash Items.....	.....		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 12,169 14</b>	<b>Total.....</b>	<b>\$ 12,169 64</b>
LOANS AND DISCOUNTS.			
In Suit.....	\$ .....	Good.....	\$ .....
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	.....	Worthless.....	.....
<b>Total.....</b>	<b>\$ .....</b>	<b>Total.....</b>	<b>\$ .....</b>

## Bank of Young Harris.

Branch Mineral Bluff Bank, Mineral Bluff, Ga.

## BANK EXAMINER'S REPORT.

September 11, 1909.

Examined by Ben F. Perry.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$
Loans on Collateral other than R. E. ....	15 00	Surplus Fund.....	
Loans on Personal Endorsement.....	550 00	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	4,257 68
Bank.....		Savings Deposits.....	
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	467 50	Time Certificates.....	75 00
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	17 75
State.....	969 03	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	523 51	Bills Payable, including Time Cer-	
Currency.....	1,460 00	tificates representing Borrowed	
Gold.....	55 00	Money.....	
Silver, Nickels and Pennies.....	182 95	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Micellaneous.....	127 44		
Interest Paid.....			
All other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 4,350 43	Total.....	\$ 4,350 43
LOANS AND DISCOUNTS.			
In Suit.....	\$	Good.....	\$ 565 00
In Judgment.....		Doubtful.....	
Not in Suit.....	565 00	Worthless.....	
Total.....	\$ 565 00	Total.....	\$ 565 00

## Bank of Bowden, Bowden.

## BANK EXAMINER'S REPORT.

June 8, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 1,738 36	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E. ....	4,906 31	Surplus Fund.....	3,000 00
Loans on Personal Endorsement.....	26,935 00	Undivided Profits, less Current Expenses and Taxes Paid.....	3,298 45
Miscellaneous Loans.....	9,552 60	Due to Banks and Bankers in this State.....	-----
Demand Loans.....	-----	Due to Banks and Bankers in other States.....	-----
Loans and Discounts.....	322 00	Due Unpaid Dividends.....	-----
Loans on one name party.....	1,046 73	Individual Deposits subject to Check Savings Deposits.....	21,963 48
Overdrafts, See schedule.....	-----	Demand Certificates.....	-----
Overdrafts secured by Cotton.....	-----	Time Certificates.....	-----
Bonds and Stocks owned by the Bank.....	-----	Certified Checks.....	-----
Banking House.....	2,787 63	Cashier's Checks.....	-----
Furniture and Fixtures.....	1,611 40	Due to Clearing House.....	-----
Other Real Estate.....	-----	Notes and Bills Rediscounted.....	-----
Due from Banks and Bankers in this State.....	4,337 17	Bills Payable, including Time Certificates representing Borrowed Money.....	16,500 00
Due from Banks and Bankers in other States.....	4,239 15	All other Liabilities.....	-----
Currency.....	1,240 00		
Gold.....	925 00		
Silver, Nickels and Pennies.....	61 85		
Checks and other Cash Items.....	58 73		
Checks and Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 59,761 93</b>	<b>Total.....</b>	<b>\$ 59,761 93</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 43,454 27
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	43,454 27	Worthless.....	-----
<b>Total.....</b>	<b>\$ 43,454 27</b>	<b>Total.....</b>	<b>\$ 43,454 27</b>

## Bank of Bowden, Bowden.

## OFFICIAL STATEMENT.

November 16, 1909.

J. E. Lovvorn.....President

A. E. Fleming.....Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,405 17	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	-----	Surplus Fund.....	3,000 00
Overdrafts.....	9,356 62	Undivided Profits, less Current Expenses and Taxes Paid.....	3,825 84
Overdrafts not secured.....	-----	Due to Banks and Bankers in this State.....	-----
Bonds and Stocks owned by the Bank.....	-----	Due to Banks and Bankers in other States.....	-----
Banking House.....	1,747 63	Due Unpaid Dividends.....	-----
Furniture and Fixtures.....	1,611 40	Individual Deposits subject to Check Savings Accounts.....	55,478 66
Other Real Estate.....	825 00	Demand Certificates.....	-----
Due from Banks and Bankers in this State.....	16,406 42	Time Certificates.....	2,890 49
Due from Banks and Bankers in other States.....	13,264 79	Certified Checks.....	-----
Currency.....	4,320 00	Cashier's Checks.....	1,092 47
Gold.....	870 00	Due to Clearing House.....	-----
Silver, Nickels and Pennies.....	547 35	Notes and Bills Rediscounted.....	-----
Checks and Cash Items.....	715 41	Bills Payable, including Time Certificates representing Borrowed Money.....	5,000 00
Exchanges for the Clearing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	-----		
Overdrafts secured by Cotton.....	6,217 67		
<b>Total.....</b>	<b>\$ 86,287 46</b>	<b>Total.....</b>	<b>\$ 86,287 46</b>

## LOANS AND DISCOUNTS.

In Suit.....	\$ -----	Good.....	\$ 30,405 17
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	30,405 17	Worthless.....	-----
<b>Total.....</b>	<b>\$ 30,405 17</b>	<b>Total.....</b>	<b>\$ 30,405 17</b>

## Commercial Bank, Cedartown.

## BANK EXAMINER'S REPORT.

November 16, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 100,000 00
Loans on Collateral other than R. E. ....	.....	Surplus Fund.....	67,250 00
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	.....	penses and Taxes Paid.....	22,467 12
Demand Loans.....	9,965 62	Due to Banks and Bankers in this	
Loans and Discounts.....	354,682 12	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,553 07	States.....	.....
Overdrafts secured by Cotton.....	22,198 16	Due Unpaid Dividends.....	45 00
Bonds and Stocks owned by the		Individual Deposits subject to Check	208,176 63
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	14,100 00	Demand Certificates.....	24,414 76
Furniture and Fixtures.....	.....	Time Certificates.....	.....
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	577 34
State.....	32,192 27	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	20,740 49	Bills Payable, including Time Cer-	
Currency.....	9,765 00	tificates representing Borrowed	
Gold.....	575 00	Money.....	50,000 00
Silver, Nickels and Pennies.....	1,969 34	All other Liabilities.....	.....
Checks and other Cash Items.....	3,191 78		
Checks and Exchanges for the Clear-			
ing House.....	.....		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
Total.....	\$ 472,930 85	Total.....	\$ 472,930 85

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	\$ 364,647 74
In Judgment.....	4,356 95	Doubtful.....	.....
Not in Suit.....	360,290 79	Worthless.....	.....
Total.....	\$ 364,647 74	Total.....	\$ 364,647 74

## Commercial Bank, Cedartown.

## OFFICIAL STATEMENT.

November 16, 1909.

R. O. Pitts..... President.

E. L. Henderson..... Cashier.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 354,981 24	Capital Stock Paid In.....	\$ 100,000 00
Demand Loans.....	9,666 50	Surplus Fund.....	67,250 00
Overdrafts.....	25,751 23	Undivided Profits, less Current Ex-	
Cotton, overdrafts.....	.....	penses and Taxes Paid.....	22,467 12
Banking House.....	14,100 00	Due to Banks and Bankers in this	
Furniture and Fixtures.....	.....	State.....	.....
Other Real Estate.....	.....	Due to Banks and Bankers in other	
Due from Banks and Bankers in this		States.....	.....
State.....	32,192 27	Due Unpaid Dividends.....	45 00
Due from Banks and Bankers in		Individual Deposits subject to Check	208,176 63
other States.....	20,740 49	Savings Deposits.....	.....
Currency.....	8,130 00	Demand Certificates.....	24,414 76
Gold.....	575 00	Time Certificates.....	.....
Silver, Nickels and Pennies.....	1,872 30	Certified Checks.....	.....
Checks and Cash Items.....	4,921 82	Cashier's Checks.....	577 34
Exchanges for the Clearing House.....	.....	Due to Clearing House.....	.....
Profit and Loss.....	.....	Notes and Bills Rediscounted.....	.....
Interest Paid.....	.....	Bills Payable, including Time Cer-	
Depositors Guarantee Fund.....	.....	tificates representing Borrowed	
		Money.....	50,000 00
Total.....	\$ 472,930 85	Total.....	\$ 472,930 85

## LOANS AND DISCOUNTS.

In Suit.....	\$ .....	Good.....	\$ 364,647 74
In Judgment.....	4,356 95	Doubtful.....	.....
Not in Suit.....	360,290 79	Worthless.....	.....
Total.....	\$ 364,647 74	Total.....	\$ 364,647 74



**Bank of Collins, Collins.**  
**BANK EXAMINER'S REPORT.**  
 September 15, 1909.  
 Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$ .....	Capital Stock Paid In.....\$ 15,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 2,070 98
Demand Loans..... 100 00	Due to Banks and Bankers in this
Loans and Discounts..... 33,451 47	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 37 78	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank.....	Savings Deposits..... 21,369 50
Banking House..... 2,835 87	Demand Certificates.....
Furniture and Fixtures..... 1,778 96	Time Certificates..... 2,005 50
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 314 60
State..... 8,909 31	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 3,704 73	Bills Payable, including Time Cer-
Currency..... 1,530 00	tificates representing Borrowed
Gold..... 180 00	Money..... 12,500 00
Si ver, Nickels and Pennies..... 732 46	All other Liabilities.....
Checks and other Cash Items.....	Discount and Interest.....
Checks and Exchanges for the Clear-	Exchange.....
ing House.....	
Profit and Loss.....	
Interest Paid.....	
Items in Transit.....	
All other Resources.....	
<b>Total.....\$ 53,260 58</b>	<b>Total.....\$ 53,260 58</b>

**LOANS AND DISCOUNTS.**

In Suit.....\$ 1,590 79	Good.....\$ 33,286 48
In Judgment..... 995 71	Doubtful..... 264 99
Not in Suit..... 30,964 97	Worthless.....
<b>Total.....\$ 33,551 47</b>	<b>Total.....\$ 33,551 47</b>

**Bank of Collins, Collins.**

**OFFICIAL STATEMENT'**  
 November 16, 1909.

L. O. Benton.....President      W. J. Galloway.....Acting Cashier.

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 30,553 52	Capital Stock Paid In.....\$ 15,000 00
Demand Loans.....	Surplus Fund.....
Overdrafts..... 33 61	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 2,431 27
Bank.....	Due to Banks and Bankers in this
Banking House..... 2,835 87	State.....
Furniture and Fixtures..... 1,778 96	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 20,573 95	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 39,683 28
other States..... 4,565 76	Demand Certificates.....
Currency.....	Time Certificates..... 2,130 50
Gold.....	Certified Checks.....
Silver, Nickels and Pennies..... } 1,851 79	Cashier's Checks..... 2,948 41
Checks and Cash Items.....	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid.....	tificates representing Borrowed
Depositors Insurance Fund.....	Money.....
Mutual Fire Insurance Fund.....	
Advance on Cotton.....	
Depositors Guarantee Fund.....	
<b>Total.....\$ 62,193 46</b>	<b>Total.....\$ 62,193 46</b>

**LOANS AND DISCOUNTS.**

In Suit.....\$ 1,069 50	Good.....\$ 30,329 52
In Judgment..... 961 60	Doubtful..... 224 00
Not in Suit..... 28,522 42	Worthless.....
<b>Total.....\$ 30,553 52</b>	<b>Total.....\$ 30,553 52</b>

**Farmers & Merchants Bank, Fayetteville.****BANK EXAMINER'S REPORT.**

November 24, 1909.

Examined by J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	-----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E.....	-----	Surplus Fund.....	-----
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	9,357 97
Demand Loans.....	2,358 64	Due to Banks and Bankers in this	-----
Loans and Discounts.....	49,059 48	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	2,915 41	States.....	-----
Overdrafts secured by Cotton.....	16,527 28	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	74,348 14
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	2,014 87	Demand Certificates.....	-----
Furniture and Fixtures.....	1,397 77	Time Certificates.....	4,050 00
Other Real Estate.....	-----	Certified Checks.....	-----
Due from Banks and Bankers in this	-----	Cashier's Checks.....	205 25
State.....	22,693 53	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	9,361 65	Bills Payable, including Time Cer-	-----
Currency.....	1,925 00	tificates representing Borrowed	-----
Gold.....	45 00	Money.....	-----
Silver, Nickels and Pennies.....	421 65	All other Liabilities.....	-----
Checks and other Cash Items.....	4,301 08		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
County Warrants.....	-----		
Town orders.....	-----		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
<b>Total.....</b>	<b>\$ 113,021 36</b>	<b>Total.....</b>	<b>\$ 113,021 36</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 15 73	Good.....	\$ 51,218 12
In Judgment.....	-----	Doubtful.....	200 00
Not in Suit.....	51,402 39	Worthless.....	-----
<b>Total.....</b>	<b>\$ 51,418 12</b>	<b>Total.....</b>	<b>\$ 51,418 12</b>

**Farmers & Merchants Bank, Fayetteville.****OFFICIAL STATEMENT.**

November 16, 1909.

J. W. Wise.....	President	Chas. D. Redwine.....	Cashier
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,399 53	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	2,200 00	Surplus Fund.....	-----
Overdrafts.....	22,253 98	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	9,315 29
Bank.....	-----	Due to Banks and Bankers in this	-----
Banking House.....	2,014 87	State.....	-----
Furniture and Fixtures.....	1,397 77	Due to Banks and Bankers in other	-----
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	30,010 42	Individual Deposits subject to Check	74,550 03
Due from Banks and Bankers in	-----	Savings Deposits.....	-----
other States.....	11,323 67	Demand Certificates.....	-----
Currency.....	3,339 00	Time Certificates.....	4,050 00
Gold.....	45 00	Cashier's Checks.....	147 44
Silver, Nickels and Pennies.....	409 38	Due to Clearing House.....	-----
Checks and Cash Items.....	395 83	Notes and Bills Rediscounted.....	-----
Exchanges for the Clearing House.....	-----	Bills Payable, including Time Cer-	-----
Profit and Loss.....	-----	tificates representing Borrowed	-----
Advancement on Cotton.....	9,273 31	Money.....	-----
Depositors Guarantee Fund.....	-----	Cash Credits.....	-----
<b>Total.....</b>	<b>\$ 113,062 76</b>	<b>Total.....</b>	<b>\$ -----</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ -----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
<b>Total.....</b>	<b>\$ -----</b>	<b>Total.....</b>	<b>\$ -----</b>

## Peoples Bank, Glennville.

## BANK EXAMINER'S REPORT.

September 22, 1909.

Examined by J. T. Henderson.

RESOURCES	LIABILITIES
Loans on Real Estate.....\$	Capital Stock Paid In.....\$ 25,000 00
Loans on Collateral other than R. E. ....	Surplus Fund.....
Loans on Personal Endorsement.....	Undivided Profits, less Current Ex-
Miscellaneous Loans.....	penses and Taxes Paid..... 1,033 01
Demand Loans..... 475 50	Due to Banks and Bankers in this
Loans and Discounts..... 45,346 76	State.....
Loans on one name party.....	Due to Banks and Bankers in other
Overdrafts, See Schedule..... 158 62	States.....
Overdrafts secured by Cotton.....	Due Unpaid Dividends.....
Bonds and Stocks owned by the	Individual Deposits subject to Check
Bank..... 46 00	Savings Deposits..... 31,841 38
Banking House..... 8,613 34	Demand Certificates.....
Furniture and Fixtures..... 1,995 53	Time Certificates..... 13,961 03
Other Real Estate.....	Certified Checks.....
Due from Banks and Bankers in this	Cashier's Checks..... 289 73
State..... 10,535 54	Due to Clearing House.....
Due from Banks and Bankers in	Notes and Bills Rediscounted.....
other States..... 764 19	Bills payable, including Time Cer-
Currency..... 2,667 00	tificates representing Borrowed
Gold..... 227 50	Money.....
Silver, Nickels and Pennies..... 598 77	All other Liabilities.....
Checks and other Cash Items..... 696 31	
Checks and Exchanges for the Clear-	
ing House.....	
Profit and Loss.....	
Interest Paid.....	
All other Resources.....	
Depositors Guarantee Fund.....	
Total.....\$ 72,125 15	Total.....\$ 72,125 15

## LOANS AND DISCOUNTS.

In Suit.....\$ 916 35	Good.....\$ 45,209 03
In Judgment..... 770 82	Doubtful..... 523 32
Not in Suit..... 44,135 18	Worthless.....
Total.....\$ 46,822 35	Total.....\$ 45,822 35

## Peoples Bank, Glennville.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter August 21st, 1907

Begun Business 1907

D. M. Bradley.....President

C. W. Kicklighter.....Cashier

RESOURCES	LIABILITIES
Loans and Discounts.....\$ 41,631 49	Capital Stock Paid In.....\$ 25,000 00
Demand Loans..... 800 00	Surplus Fund.....
Overdrafts..... 173 24	Undivided Profits, less Current Ex-
Bonds and Stocks owned by the	penses and Taxes Paid..... 1,754 09
Bank..... 46 00	Due to Banks and Bankers in this
Banking House..... 8,613 34	State.....
Furniture and Fixtures..... 1,995 53	Due to Banks and Bankers in other
Other Real Estate.....	States.....
Due from Banks and Bankers in this	Due Unpaid Dividends.....
State..... 52,073 62	Individual Deposits subject to Check
Due from Banks and Bankers in	Savings Deposits..... 64,133 47
other States..... 1,562 17	Demand Certificates.....
Currency..... 3,396 00	Time Certificates..... 20,878 30
Gold..... 385 00	Certified Checks.....
Silver, Nickels and Pennies..... 1,033 46	Cashier's Checks..... 461 86
Checks and Cash Items.....	Due to Clearing House.....
Exchanges for the Clearing House.....	Notes and Bills Rediscounted.....
Profit and Loss.....	Bills Payable, including Time Cer-
Interest Paid..... 201 18	tificates representing Borrowed
Insurance Paid..... 316 69	Money.....
Depositors Guarantee Fund.....	
Total.....\$ 112,227 72	Total.....\$ 112,227 72

## LOANS AND DISCOUNTS.

In Suit.....\$ 810 94	Good.....\$ 41,931 49
In Judgment..... 780 72	Doubtful..... 500 00
Not in Suit..... 40,839 83	Worthless.....
Total.....\$ 42,431 49	Total.....\$ 42,431 49

## Glennville Bank, Glennville.

## BANK EXAMINER'S REPORT.

September 22, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 5,500 00	Capital Stock Paid In.....	\$ 30,000 00
Loans on Collateral other than R. E.....	28,386 41	Surplus Fund.....	-----
Loans on Personal Endorsement.....	5,975 25	Undivided Profits, less Current Ex-	-----
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	2,635 64
Demand Loans.....	-----	Due to Banks and Bankers in this	-----
Loans and Discounts.....	-----	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	-----
Overdrafts, See Schedule.....	95 68	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the	-----	Individual Deposits subject to Check	19,821 13
Bank.....	500 00	Savings Deposits.....	-----
Banking House.....	5,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	1,313 05	Time Certificates.....	17,087 53
Other Real Estate.....	10,700 00	Certified Checks.....	31 00
Due from Banks and Bankers in this	-----	Cashier's Checks.....	270 66
State.....	7,524 31	Due to Clearing House.....	-----
Due from Banks and Bankers in	-----	Notes and Bills Rediscounted.....	-----
other States.....	1,191 60	Bills Payable, including Time Cer-	-----
Currency.....	6,506 00	tificates representing Borrowed	-----
Gold.....	180 00	Money.....	5,000 00
Silver, Nickels and Pennies.....	710 73	All other Liabilities.....	-----
Checks and other Cash Items.....	592 82		
Checks and Exchanges for the Clear-	-----		
ing House.....	-----		
Profit and Loss.....	-----		
Interest Paid.....	670 11		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 74,845 96	Total.....	\$ 74,845 96

## LOANS AND DISCOUNTS.

In Suit.....	\$ 1,774 81	Good.....	\$ 36,761 41
In Judgment.....	9,417 86	Doubtful.....	1,000 00
Not in Suit.....	28,668 99	Worthless.....	2,100 25
Total.....	\$ 39,861 66	Total.....	\$ 39,861 66

## Glennville Bank, Glennville.

## OFFICIAL STATEMENT.

November 16, 1909.

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 35,478 34	Capital Stock Paid In.....	\$ 30,000 00
Demand Loans.....	3,000 00	Surplus Fund.....	-----
Overdrafts.....	134 57	Undivided Profits, less Current Ex-	-----
Bonds and Stocks owned by the	-----	penses and Taxes Paid.....	2,103 45
Bank.....	500 00	Due to Banks and Bankers in this	-----
Banking House.....	5,000 00	State.....	-----
Furniture and Fixtures.....	1,313 05	Due to Banks and Bankers in other	-----
Other Real Estate.....	10,700 00	States.....	-----
Due from Banks and Bankers in this	-----	Due Unpaid Dividends.....	-----
State.....	27,852 87	Individual Deposits subject to Check	35,162 43
Due from Banks and Bankers in	-----	Time Certificates.....	18,137 24
other States.....	181 49	Cashier's Checks.....	4,138 01
Currency.....	1,799 00	Due to Clearing House.....	-----
Gold.....	220 00	Notes and Bills Rediscounted.....	-----
Silver, Nickels and Pennies.....	1,403 14	Bills Payable, including Time Cer-	-----
Checks and Cash Items.....	1,219 62	tificates representing Borrowed	-----
Exchanges for the Clearing House.....	-----	Money.....	-----
Profit and Loss.....	-----	Savings Deposits.....	-----
Interest Paid.....	739 25	Reserve Account.....	-----
Depositors Guarantee Fund.....	-----	Discounts and Exchange.....	-----
Total.....	\$ 89,541 13	Total.....	\$ 89,541 13

## LOANS AND DISCOUNTS.

In Suit.....	-----	Good.....	-----
In Judgment.....	-----	Doubtful.....	-----
Not in Suit.....	-----	Worthless.....	-----
Total.....	-----	Total.....	-----

**Farmers Bank, Glenwood.**  
**BANK EXAMINER'S REPORT.**  
 September 15, 1909.  
 Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ .....	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.....	.....	Surplus Fund.....	3,918 93
Loans on Personal Endorsement.....	.....	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	28,163 08	penses and Taxes Paid.....	871 98
Demand Loans.....	.....	Due to Banks and Bankers in this	
Loans and Discounts.....	.....	State.....	.....
Loans on one name party.....	.....	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	.....	States.....	.....
Overdrafts secured by Cotton.....	.....	Due Unpaid Dividends.....	.....
Bonds and Stocks owned by the		Individual Deposits subject to Check	30,039 21
Bank.....	.....	Savings Deposits.....	.....
Banking House.....	3,612 50	Demand Certificates.....	.....
Furniture and Fixtures.....	.....	Time Certificates.....	2,467 13
Other Real Estate.....	.....	Certified Checks.....	.....
Due from Banks and Bankers in this		Cashier's Checks.....	951 35
State.....	15,779 50	Due to Clearing House.....	.....
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	.....
other States.....	3,984 55	Bills Payable, including Time Cer-	
Currency.....	127 00	tificates representing Borrowed	
Gold.....	115 00	Money.....	.....
Silver, Nickels and Pennies.....	550 13	All other Liabilities.....	.....
Checks and other Cash Items.....	53 43		
Cotton Checks.....	863 41		
Profit and Loss.....	.....		
Interest Paid.....	.....		
All other Resources.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 53,248 60</b>	<b>Total.....</b>	<b>\$ 53,248 60</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 145 00	Good.....	\$ 28,163 08
In Judgment.....	.....	Doubtful.....	.....
Not in Suit.....	28,018 08	Worthless.....	.....
<b>Total.....</b>	<b>\$ 28,163 08</b>	<b>Total.....</b>	<b>\$ 28,163 08</b>

**Farmers Bank, Glenwood,**

**OFFICIAL STATEMENT.**

November 16, 1909.

J. F. Cook.....President      N. J. Futral.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 18,273 49	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	.....	Surplus Fund.....	3,918 93
Overdrafts.....	.....	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	1,915 74
Bank.....	.....	Due to Banks and Bankers in this	
Banking House.....	2,800 00	State.....	.....
Furniture and Fixtures.....	812 50	Due to Banks and Bankers in other	
Other Real Estate.....	.....	States.....	.....
Due from Banks and Bankers in this		Due Unpaid Dividends.....	.....
State.....	14,149 56	Individual Deposits subject to Check	36,388 81
Due from Banks and Bankers in		Savings Deposits.....	.....
other States.....	21,686 12	Demand Certificates.....	.....
Currency.....	2,005 00	Time Certificates.....	3,775 17
Gold.....	120 00	Certified Checks.....	.....
Silver, Nickels and Pennies.....	399 65	Cashier's Checks.....	1,454 77
Checks and Cash Items.....	1,895 39	Due to Clearing House.....	.....
Exchanges for the Clearing House.....	.....	Notes and Bills Rediscounted.....	.....
Profit and Loss.....	.....	Bills Payable, including Time Cer-	
Interest Paid.....	311 71	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	.....
Shipment.....	.....		
Depositors Guarantee Fund.....	.....		
<b>Total.....</b>	<b>\$ 62,453 42</b>	<b>Total.....</b>	<b>\$ 62,453 42</b>

**LOANS AND DISCOUNTS.**

In Suit.....	\$ 582 04	Good.....	\$ 18,273 49
In Judgment.....	125 00	Doubtful.....	.....
Not in Suit.....	17,560 45	Worthless.....	.....
<b>Total.....</b>	<b>\$ 18,273 49</b>	<b>Total.....</b>	<b>\$ 18,273 49</b>

**Harrold Banking & Savings Co., Macon.****BANK EXAMINER'S REPORT.**

April 26, 1909.

Examined by J. S. Hollinshead, J. T. Henderson.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ 32,064 76	Capital Stock Paid In.....	\$ 26,000 00
Loans on Collateral other than R. E. ....	1,098 87	Surplus Fund.....	1,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....		penses and Taxes Paid.....	6,616 75
Demand Loans.....		Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	
Bank.....	3,000 00	Savings Deposits.....	1,302 70
Banking House.....		Demand Certificates.....	
Furniture and Fixtures.....	495 78	Time Certificates.....	
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	
State.....	2,241 66	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....		Bills Payable, including Time Cer-	
Currency.....	50 00	tificates representing Borrowed	
Gold.....	25 10	Money.....	5,586 60
Silver, Nickels and Pennies.....		All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
All other Resources.....	529 88		
Depositors Guarantee Fund.....			
Total.....	\$ 39,506 05	Total.....	\$ 39,506 05

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 33,163 63
In Judgment.....		Doubtful.....	
Not in Suit.....	33,163 63	Worthless.....	
Total.....	\$ 33,163 63	Total.....	\$ 33,163 63

**Harrold Banking & Savings Co., Macon.****OFFICIAL STATEMENT.**

November 16, 1909.

T. H. Boone.....President      W. E. Harrold.....Treasurer

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,549 05	Capital Stock Paid In.....	\$ 26,000 00
Demand Loans.....	38 19	Surplus Fund.....	1,000 00
Overdrafts.....		Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	8,183 09
Bank.....	3,000 00	Due to Banks and Bankers in this	
Banking House.....		State.....	
Furniture and Fixtures.....	760 51	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	3,816 59	Individual Deposits not subject to	
Due from Banks and Bankers in		Check.....	2,929 43
other States.....		Demand Certificates.....	323 65
Currency.....		Time Certificates.....	2,552 91
Gold.....		Certified Checks.....	
Silver, Nickels and Pennies.....	81 16	Cashier's Checks.....	
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....		Bills Payable, including Time Cer-	
Interest Paid.....		tificates representing Borrowed	
Depositor's Guarantee Fund.....		Money.....	17,256 42
Warehouse.....		Reserved for Taxes.....	
Total.....	\$ 58,245 50	Total.....	\$ 58,245 50

**LOANS AND DISCOUNTS.**

In Suit.....	\$ -----	Good.....	\$ 50,549 05
In Judgment.....		Doubtful.....	
Not in Suit.....	50,549 05	Worthless.....	
Total.....	\$ 50,549 05	Total.....	\$ 50,549 05

## Mt. Vernon Bank, Mt. Vernon.

## BANK EXAMINER'S REPORT.

September 16, 1909.

Examined by Chas. R. Tidwell.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$	Capital Stock Paid In.....	\$ 15,000 00
Loans on Collateral other than R. E.		Surplus Fund.....	15,000 00
Loans on Personal Endorsement.....		Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	73,952 99	penses and Taxes Paid.....	5,584 18
Demand Loans.....	2,398 72	Due to Banks and Bankers in this	
Loans and Discounts.....		State.....	
Loans on one name party.....		Due to Banks and Bankers in other	
Overdrafts, See Schedule.....		States.....	
Overdrafts secured by Cotton.....		Due Unpaid Dividends.....	
Bonds and Stocks owned by the		Individual Deposits subject to Check	32,454 45
Bank.....		Savings Deposits.....	12,037 74
Banking House.....	2,853 35	Demand Certificates.....	
Furniture and Fixtures.....		Time Certificates.....	32,078 06
Other Real Estate.....		Certified Checks.....	
Due from Banks and Bankers in this		Cashier's Checks.....	540 67
State.....	25,944 57	Due to Clearing House.....	
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	
other States.....	320 32	Bills Payable, including Time Cer-	
Currency.....	5,437 00	tificates representing Borrowed	
Gold.....	462 50	Money.....	
Silver, Nickels and Pennies.....	1,325 65	All other Liabilities.....	
Checks and other Cash Items.....			
Checks and Exchanges for the Clear-			
ing House.....			
Profit and Loss.....			
Interest Paid.....			
Other Resources.....			
Depositors Guarantee Fund.....			
Total.....	\$ 112,695 10	Total.....	\$ 112,695 10

## LOANS AND DISCOUNTS.

In Suit.....	\$ 6,499 63	Good.....	\$ 76,351 71
In Judgment.....		Doubtful.....	
Not in Suit.....	69,852 08	Worthless.....	
Total.....	\$ 76,351 71	Total.....	\$ 76,351 71

## Mt. Vernon Bank, Mt. Vernon.

## OFFICIAL STATEMENT.

November 16, 1909.

Date of Charter Dec 23rd, 1900		Begun Business Jan. 24th, 1901*	
J. H. McArthur.....	President	W. A. Peterson.....	Cashier
RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 63,035 79	Capital Stock Paid In.....	\$ 15,000 00
Demand Loans.....	5,440 71	Surplus Fund.....	15,000 00
Overdrafts.....	954 55	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	7,743 70
Bank.....		Due to Banks and Bankers in this	
Banking House.....	1,400 00	State.....	
Furniture and Fixtures.....	1,453 35	Due to Banks and Bankers in other	
Other Real Estate.....		States.....	
Due from Banks and Bankers in this		Due Unpaid Dividends.....	
State.....	44,608 73	Individual Deposits subject to Check	48,832 00
Due from Banks and Bankers in		Savings Deposits.....	13,865 84
other States.....	7,725 27	Demand Certificates.....	
Currency.....	8,375 00	Time Certificates.....	34,310 33
Gold.....	482 50	Certified Checks.....	65 00
Silver, Nickels and Pennies.....	899 59	Cashier's Checks.....	544 13
Checks and Cash Items.....		Due to Clearing House.....	
Exchanges for the Clearing House.....		Notes and Bills Rediscounted.....	
Profit and Loss.....	5 82	Bills Payable, including Time Cer-	
Interest Paid.....	979 69	tificates representing Borrowed	
Depositors Guarantee Fund.....		Money.....	
Total.....	\$ 135,361 00	Total.....	\$ 135,361 00

## LOANS AND DISCOUNTS.

In Suit.....	\$ 676 47	Good.....	\$ 63,035 79
In Judgment.....	1,970 18	Doubtful.....	
Not in Suit.....	60,389 14	Worthless.....	
Total.....	\$ 63,035 79	Total.....	\$ 63,035 79

## Citizens Bank, Waynesboro.

## BANK EXAMINER'S REPORT.

December 18, 1909.

Examined by J. S. Hollinshead.

RESOURCES		LIABILITIES	
Loans on Real Estate.....	\$ -----	Capital Stock Paid In.....	\$ 25,000 00
Loans on Collateral other than R. E. ....	-----	Surplus Fund.....	50,000 00
Loans on Personal Endorsement.....	-----	Undivided Profits, less Current Ex-	
Miscellaneous Loans.....	-----	penses and Taxes Paid.....	2,154 09
Demand Loans.....	-----	Due to Banks and Bankers in this	
Loans and Discounts.....	192,534 38	State.....	-----
Loans on one name party.....	-----	Due to Banks and Bankers in other	
Overdrafts, See Schedule.....	3,815 64	States.....	-----
Overdrafts secured by Cotton.....	-----	Due Unpaid Dividends.....	-----
Bonds and Stocks owned by the		Individual Deposits subject to Check	221,982 50
Bank.....	-----	Savings Deposits.....	-----
Banking House.....	20,000 00	Demand Certificates.....	-----
Furniture and Fixtures.....	3,386 99	Time Certificates.....	-----
Other Real Estate.....	3,617 60	Certified Checks.....	218 02
Due from Banks and Bankers in this		Cashier's Checks.....	5,740 26
State.....	54,430 72	Due to Clearing House.....	-----
Due from Banks and Bankers in		Notes and Bills Rediscounted.....	-----
other States.....	28,171 50	Bills payable, including Time Cer-	
Currency.....	4,667 00	tificates representing Borrowed	
Gold.....	315 00	Money.....	15,000 00
Silver, Nickels and Pennies.....	3,195 99	All other Liabilities.....	-----
Checks and other Cash Items.....	2,517 74		
Checks and Exchanges for the Clear-			
ing House.....	-----		
Profit and Loss.....	141 06		
Interest Paid.....	3,501 25		
All other Resources.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 320,094 87	Total.....	\$ 320,094 87

## LOANS AND DISCOUNTS.

In Suit.....	\$ 419 72	Good.....	\$ 191,256 26
In Judgment.....	278 12	Doubtful.....	1,000 00
Not in Suit.....	191,836 54	Worthless.....	278 12
Total.....	\$ 192,534 38	Total.....	\$ 192,534 38

## Citizens Bank, Waynesboro.

## OFFICIAL STATEMENT.

November 16, 1909.

R. C. Neely.....President

R. N. Berrien, Jr.....Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 188,026 56	Capital Stock Paid In.....	\$ 25,000 00
Demand Loans.....	-----	Surplus Fund.....	51,898 10
Overdrafts.....	2,280 74	Undivided Profits, less Current Ex-	
Bonds and Stocks owned by the		penses and Taxes Paid.....	
Bank.....	-----	Due to Banks and Bankers in this	
Banking House.....	27,004 59	State.....	-----
Furniture and Fixtures.....	-----	Due to Banks and Bankers in other	
Other Real Estate.....	-----	States.....	-----
Due from Banks and Bankers in this		Due Unpaid Dividends.....	-----
State.....	25,673 01	Individual Deposits subject to Check	214,975 45
Due from Banks and Bankers in		Savings Deposits.....	-----
other States.....	31,516 19	Demand Certificates.....	-----
Currency.....	-----	Time Certificates.....	-----
Gold.....	12,835 77	Certified Checks.....	-----
Silver, Nickels and Pennies.....	-----	Cashier's Checks.....	-----
Checks and Cash Items.....	1,035 44	Due to Clearing House.....	-----
Exchanges for the Clearing House.....	-----	Notes and Bills Rediscounted.....	-----
Profit and Loss.....	-----	Bills Payable, including Time Cer-	
Interest Paid.....	3,501 25	tificates representing Borrowed	
Advances on Cotton in course of		Money.....	-----
Shipment.....	-----		
Depositors Guarantee Fund.....	-----		
Total.....	\$ 291,873 55	Total.....	\$ 291,873 55

## LOANS AND DISCOUNTS.

In Suit.....	\$ 125 00	Good.....	\$ 187,326 56
In Judgment.....	-----	Doubtful.....	700 00
Not in Suit.....	187,901 56	Worthless.....	-----
Total.....	\$ 188,026 56	Total.....	\$ 188,026 56









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